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**The impact of divorce on household consumption behavior: A
comparison of purchase behavior by household units of divorced
versus married women**

Obeidat, Mohammad Ibrahim Sultan, Ph.D.

City University of New York, 1987

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THE IMPACT OF DIVORCE ON HOUSEHOLD CONSUMPTION BEHAVIOR:
A COMPARISON OF PURCHASE BEHAVIOR BY HOUSEHOLD
UNITS OF DIVORCED VERSUS MARRIED WOMEN

by

MOHAMMAD IBRAHIM SULTAN OBEIDAT

A dissertation submitted to the Graduate Faculty
in Business in partial fulfillment of the
requirements for the degree of Doctor of Philosophy.
The City University of New York

1987

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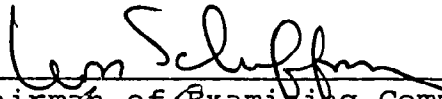
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Abstract

The Impact of Divorce on Household Consumption Behavior:
A Comparison of Purchase Behaviors by Household
Units of Divorce versus Married Women

by

MOHAMMAD IBRAHIM SULTAN OBEIDAT

Advisor: Professor Leon G. Schiffman

The objective of the study is to explore the impact of divorce on household consumption behavior. More specifically this dissertation examined the degree and ways in which divorced and married women differ with regard to selected aspects of women's consumption behavior.

It was hypothesized that divorce women compared to married women, would be less innovative, high risk perceivers; see themselves as older than they actually are and would be less impulsive in their shopping behavior. On the other hand, it was hypothesized that the children (in particular, between 11 and 16 years old) of divorced mothers vs. married mothers would have more influence over their mothers' purchasing behavior in general.

A nationally representative sample was drawn from a consumer panel of 80,000 households across the United States by the Home Testing Institute (HTI).

Analysis of covariance was used on Hypotheses $H_1 - H_4$. The influence of children was tested using Chi Square and through the computation of frequencies and percentages.

The findings of this study indicate that there were several statistically significant differences between married and divorced women in general. Divorced women scored lower in innovativeness, partially less risk perceivers as compared to married women. They perceived themselves as younger than they actually are, and were less impulsive in their shopping behavior as compared to married women. Regarding children's influence there was a suggestive trend in two of the three hypotheses (H_6 and H_7) which supported the conceptualized relationships.

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CHAPTER I

INTRODUCTION

Theoretical Background

The impact of divorce on household consumption behavior has been largely ignored by marketing scholars. Although divorce is an important demographic variable from the standpoint of segmentation, there has been a surprising absence of conceptual and empirical study regarding the psychological and behavioral impact of divorce on consumption. The objective of this dissertation is to identify the underlying consumer dimensions which provide a framework for analyzing divorce as a means of segmenting consumer markets.

It is important to consider the impact of the behavioral and psychological aspects of divorce on consumption activities. From the behavioral perspective, a number of studies, such as that of Leigh and Martin (1984), have indicated that divorce frequently alters the woman's position in the family; because there is a transition from shared responsibility (or bound decision-making) to a position of autonomy as the head of a new household. This transition often entails major behavioral and psychological adjustments. Leigh and Martin (1984) found that divorce represented a destabilizing situation brought about by shifts in roles and settings. Moreover, the adaptive behavior associated with divorce appears extremely complex,

involving changes not only in psychological factors, but in consumption choices and purchases as well.

A few studies in the psychological literature have examined a number of psychological indicators or dimensions germane to divorce and, presumably, to its effect on consumption behavior. Yockley (1978) found that divorced women manifested more anxiety, cautiousness, uncertainty, disequilibrium, and conflict struggle in adjusting to new lifestyles than did married women. Kitson et al. (1985) in their literature review of divorce in America, noted that divorced women live under greater anxiety and uncertainty. In effect, divorced women usually experienced more anxiety, ambiguity, and uncertainty than did married women. Stein and Elder (1973) similarly described women as evidencing difficulty in taking initiative for decisions and actions and as feeling powerless, uncertain, and unable to plan effectively. Studies by Souder (1983), Hetherington (1977) and Levinger (1976) also suggest that the divorcee's state of anxiety and uncertainty is associated with an increasing amount of intolerance for ambiguity. As Yockley (1978), Elder (1973), and Kitson et al. (1985) have thus established, the divorced woman appears beset by greater anxiety, stress and intolerance for ambiguity than is her married counterpart.

This dissertation will use these personality characteristics as a framework for the analysis of divorce and its relationship to consumer behavior. Certain situational aspects of divorce (such as the change in degree of influence which children may exert on post-divorce consumption choices and decisions) also reflect a behavioral indication of adaptation to the anxiety-related perceptual and psychological dimensions of divorce. In addition, as a conceptual basis for modeling, the consumption behavior variables appear extremely relevant. These variables include perceived risk, innovativeness, impulsivity, and perceived age.

Statement of the Research Objective

The objective of this dissertation is to explore the impact of divorce on household consumption behavior. More specifically, this dissertation will examine the degree and ways in which divorced and married women differ with regard to selected aspects of women's consumption behavior.

Research Questions

To facilitate an empirical approach to the question of divorce and consumption behavior, the following questions were developed.

1. How does divorce affect women's consumption behavior?
2. If divorce - induced consumption effects exist, what are the ramifications for these differences for marketing and consumer researchers?

3. What are the implications of research findings for future investigation?

Study Rationale

While the area of divorce has been largely ignored within the consumer behavior discipline, the frequency and increasing social reality of the phenomenon, along with the substantial number of families headed by divorced women, make it necessary for marketing researchers to gain an understanding of the needs and changes that accompany divorce. Research data are necessary in order to develop and implement practical marketing strategies which can effectively reach the growing number of divorced women.

The proposed research represents an initial effort to extend the psychological body of information dealing with divorce into the area of consumer behavior. The research will specifically address the impact of divorce on the consumption behavior of women, based on alterations or shifts in female roles, status and lifestyles.

CHAPTER II

RELATED LITERATURE

Divorce Relevance

Divorce can be defined as "the dissolving of a socially-recognized marital arrangement" (Nye & Berardo, 1973). Divorce has been studied primarily by sociologists and psychologists. Whereas sociologists study divorce through the use of survey and demographic analysis, psychologists generally employ the clinical case study approach. Although both differ in their approaches, they do agree that different behavioral patterns emerge for those who are involved in divorce situations - behavioral patterns, emerge which are distinct from those of married women (McPhee, 1984).

The United States has a substantially higher divorce rate in the 1980's than many other Western countries (e.g. West Germany and France): 5.2 divorces per 1,000 population (Kitson et al., 1985). Between 1965 and 1980, the U.S. divorce rate increased 208 percent (Demographic Yearbook, 1983), yet from a consumerism standpoint, the relevance of this behavior has been largely ignored. With more than half of all new marriages ending in divorce each year, it seems important that the attention of marketing scholars be directed toward this major societal phenomenon.

Furthermore, responses to divorce-induced anxiety or stress have been studied with respect to mother-child interaction. This has been used as a dependent variable by many sociologists examining divorce over the past decade (Bane, 1976; Carter, 1974; Hetherington et al., 1979; and Kohne; 1981). It was found that divorced women were more receptive to their children's requests and that they wanted to reassure their children of their positive feelings towards them. Such responses of divorced women also appear pertinent to family purchasing and consumption patterns and decisions, among other aspects of family life.

A few studies have identified variables or dimensions which are germane to divorce and consumer behavior. In general, such studies have focused on the amount of stress, anxiety, uncertainty and cautiousness which women experience as a result of concurrent changes in roles, relationships and resources (Buehler, Hogan, Robinson & Levy, 1986; Yockley, 1978). In the consumer behavior literature, these personality variables have also been related to consumer innovativeness e.g., uncertainty and intolerance for ambiguity (Budner, 1962; Rogers, 1983); perceived risk, e.g., intolerance for errors (Bettman, 1973; Schiffman, 1973); perceived age e.g., loss of self-identity and stress (Steiner, 1976; Weiss, 1976); and impulsive behavior, e.g., conflict and struggle. Thus, the psychological and behavioral dimensions associated with divorce (stress, anxiety, uncertainty and intolerance to ambiguity) are also

variables which have been studied in the context of consumer behavior, particularly in conjunction with innovativeness, perceived risk, etc.

Divorce Initiation

With the shift from fault to no-fault divorce in most cases, changes in the party initiating the divorce action have followed. Under the old laws, females more frequently filed for divorce.

In California during the 1960's, Schoen, Greenblatt, and Mielke (1975) reported that the percentage of male plaintiffs in divorce actions was 22%. After implementation of the no-fault divorce decree in 1972, the percentage of divorces filed by husbands increased to 75% (Gunter & Johnson, 1978). Furthermore, Gunter (1977) reported that divorce actions initiated by males were more likely than those initiated by females to end in a decree rather than in reconciliation.

Dixon and Weitzman (1982) found that husbands were more likely to be the initiators of divorce action, under those circumstances when they could not reach a satisfactory divorce settlement with their wives. Husbands who filed also tended to have longer marriages and higher levels of education and occupational prestige and, therefore, more assets that they would like to protect.

Recently, Hommedieu (1984) has found that the majority (75%) of divorced women are not "initiators" of the divorce actions and are of working or of middle class derivation. In sum, it appears that the initiation of divorce action by women may give them more control over their lives and perhaps consequently over their consumption behavior also.

Conceptualization of Divorce and Related Variables

The fact that divorced women live under great stress, anxiety, and uncertainty has been noted by Kitson et al. (1985) as well as by Buehler, Hogan, Robinson and Levy (1986).

Divorce brings with it many changes. Compounded by other life events, divorce influences the ability of the individual to function effectively (Spanier & Thompson, 1984). As the level of stress, anxiety and uncertainty increases, the tendency to change behavioral patterns also increases appreciably (Leigh & Martin, 1984). Thus, the psychological and behavioral consequences of divorce provide a reasonable basis for developing a useful framework for analyzing this familiar phenomenon. This is extremely important, inasmuch as the impact of divorce on consumption patterns has been largely overlooked within the consumer behavior literature.

Despite the lack of attention and research regarding divorce and divorced women's consumption behavior, there are a number of pertinent consumer behavior variables and research efforts which are germane to the present investigations. These are presented as follows:

Innovativeness and Divorce

An examination of the anxiety-related perceptual and psychological dimensions of divorce (e.g., high level of stress, loss of self identity and intolerance for ambiguity) indicates that divorced women may be less innovative than married women. Innovativeness signifies a desire to recapture novel things and situations. It has been argued that uncertainty (Rogers, 1983) and ambiguity (Budner, 1962) are inherent in novel things.

Accordingly, McPhee (1984) has indicated that divorced women are usually constrained in their life options, are financially worse off, have higher levels of stress and are past-oriented. Therefore, it appears that these women may be less able to cope with ambiguous and uncertain situations.

Furthermore, Budner (1962) points out that ambiguity arises in situations characterized by novelty, complexity or insolubility. Settle, Alreck and Belch (1981a) found that future-oriented people are more likely to be tolerant of ambiguity. Tolerance for ambiguity is defined by Budner as

"the tendency to perceive ambiguous situations as desirable" (in Robertson & Shaverr, 1980, p. 401). Hetherington's (1977) and Levinger's (1976) findings suggest that the divorced woman's high levels of stress, depression, and her severe economic conditions are positively and significantly related to intolerance for ambiguity. The latter three personality characteristics are not exclusive to divorcees. In the marketing literature, these characteristics have also been used to describe adopters or, more specifically, laggards (Rogers, 1983). Presumably, a divorced woman would be less likely than a married women to accept ambiguous stimuli (e.g., novel things), and, in fact, may be among the last group of people to adopt a new product, idea, or service.

Innovativeness has been the subject of extensive research in several areas of behavioral science and consumer behavior (e.g., Hirschman, 1983; Midgley & Dowling, 1978; Midgley, 1977, 1976; Rogers, 1983; and Schiffman, 1971, 1972, 1973, 1974). However, there is still a major difficulty in the definition and measurement of the innovativeness construct.

Rogers and Shoemaker (1971) define innovativeness as "the degree to which an individual is relatively earlier in adopting an innovation than other members of his/her system," with an accompanying footnote to the effect that "by relatively earlier is meant in terms of actual time of adoption, rather than whether the individual perceives

he/she adopted the innovation relatively earlier than others in his/her system." However, as Midgley and Dowling (1978) observe, "this is essentially an operational definition since it is couched directly in terms of the measurement of innovativeness, viz., the time taken for an individual to adopt." It is also hindered, as those authors point out, by potential measurement error in determining when an innovation was introduced into the social system. Alternatively, Midgley and Dowling (1978) have expressed the notion that innovativeness is "the degree to which an individual is receptive to new ideas and makes innovation decisions independently of the communicated experience of others."

In general, these researchers viewed innovativeness as a personality construct possessed to a greater or lesser degree by all individuals. More interestingly, Hirschman (1980) indicates that insufficient effort has been made to investigate the origins and causes of innovativeness. One possible explanation of this lack, Hirschman points out, is that innovativeness may have been assumed constant for each individual, that each person is "born" with a certain allotment of innovativeness and this personality trait remains invariant over the course of life. Hirschman (1980) remarked, "... given the fact that innovativeness has been found highly correlated with such variables as educational attainment, occupational status and urbanization . . . it would seem more plausible that it is not a genetic constant,

but rather socially influenced."

In this study, innate innovativeness will be considered. Innate innovativeness is defined as a personality trait, i.e., a predisposition to behave in a certain way in regard to innovation adoption, possessed to a greater or lesser degree by all members of a society. It will be hypothesized that divorced and married women will manifest different degrees of innovativeness.

Specifically, divorced women -- compared to married women -- might be less innovative, if they were not initiators of divorce action, because they might not be able to exercise relative control over many aspects of their lives.

Perceived Risk and Divorce

The marital status of women is an important dimension in the description and prediction of their perceived risk. The high level of anxiety, uncertainty, and cautiousness (Kitson et al., 1985) and severe economic conditions (Keith, 1985; Levinger, 1976) evolving from divorce would lead researchers to believe that divorce may adversely influence the degree of risk which divorced women want to take in the context of economic or consumption decisions. Divorced women would be expected to display a tendency to take risks in buying unfamiliar products or brands. Thus, as a

consequence of divorce, they perceive greater risk in post-divorce purchase situations. This proposition is important to consumer behavior, as perceived risk often plays a larger role in consumer decision making than does actual risk. Because the outcomes of such decisions are often uncertain, the consumer perceives some degree of "risk" in making a purchase decision (Schiffman & Kanuk, 1983).

Perceived risk has been defined as follows: "Consumer behavior involves risk in the sense that any action of a consumer will produce consequences which he cannot anticipate with anything approximating certainty" (Bauer, 1960). The perception of risk in the purchase decision is a function of the anticipated consequences and uncertainty involved. Uncertainty is the consumer's subjective feeling that the consequences of a purchase decision will be unfavorable; consequences are the amount at stake that would be lost if the act were not successful (Cohen, 1981).

Some researchers have found that the degree of risk perceived by the consumer is affected by the shopping situation. For example, Cox and Rich (1960) found that consumers perceived a higher degree of risk in shopping by telephone than in shopping in person. Similarly, Spence, Engle and Blakwell (1970) found consumers to perceive a significantly greater risk in ordering products by mail than in purchasing the same product in person.

Obviously, the amount of risk perceived depends on the consumer. Some consumers tend to perceive high degrees of risk in various consumption situations, whereas others tend to perceive little risk (Bettman, 1973; Schiffman, 1972).

High risk perceivers have been described as "narrow categorizers," as they limit their product choices to a few safe alternatives (Pettigen, 1968). On the other hand, low-risk perceivers have been described as "broad categorizers," as they tend to make their choices from a much wider range of alternatives (Pettigrew, 1968). Furthermore, Ardnt (1967) found that low-risk perceivers reported perceiving only one risk in buying the new product (inconvenience - a functional risk), whereas high-risk perceivers saw two major risks (wasting money - a financial risk, and their spouse's disapproval - a social risk).

In this study, one type of risk will be considered: overall risks which are closely related to product performance and financial considerations. It is hypothesized that each group of women will evidence a different degree of risk-taking. For example, divorced women might be viewed as low risk-takers; therefore, they might widen their product choices to include many alternatives. Presumably, these women can neither afford to waste some of their limited resources (Levinger, 1976) nor to increase the high level of uncertainty and anxiety under which they are already operating, as compared to married

women (Kitson, et al., 1985; McPhee, 1984). However, married women may be expected to be high-risk takers with regard to buying innovative brands or product categories which carry future benefit. Again, these expectations are made under the assumption that there are behavioral, economic and psychological differences which exist among both groups of women (e.g., Keith, 1985; Kitson et al., 1985; and Levinger, 1976).

Perceived Age and Divorce

Demographic variables have been a main-stay of marketing and consumer behavior research. However, this group of variables has too often been selected and operationalized without much conceptualization (Barak & Schiffman, 1981).

Knowledge regarding demographic variables such as age, however, can be enriched considerably. Gerontological researchers, for example, have suggested a variety of non-chronological age variables. Biological age represents an estimate of an individual's present position with respect to her potential life-span (Birren & Reinner, 1977). Social age is the age of an individual as defined in terms of social roles and habits (Birren & Tenner, 1977). Social-psychological age includes three types: subjective age, which measures an individual's self-perception in terms of reference age groups (e.g., "middle-aged", "elderly", or "old") (Blau, 1973; Ward, 1977); other-perceived age,

concerned with the subjective evaluation of the individual's age status as assessed by others (Lawrence, 1974); and perceived age, constituting a self report of an individual's age perceptions measured in terms of units of years. It is the latter which will be used for the purpose of this study.

Again, no previous study of divorce has assessed the effects of divorce on perceptions of age, in spite of the potential usefulness of such a relationship in explaining and predicting consumer behavior. This follows from the argument that anxiety, depression and the gradual decline of reproductive/physical capacities have a great influence on how divorced women view themselves (Weiss, 1975). Depending on the circumstances, a divorced woman's self-perceived age may vary significantly from her chronological age due to the effects of anxiety, depression, and helplessness (Silverman, 1968; Steiner, 1976; Weissman & Pakel, 1974).

There is also reason to believe that divorced women would be expected to feel or to look older than their chronological age due to the psychological and physiological stress of divorce. This is especially true in cases where divorced women are the "victims", rather than the "initiators" of the divorce action. Additional age-related stress may derive from the adverse economic conditions experienced by the majority of divorced women. In essence, many divorced women are of the working class or the middle-class, and consequently may lack sufficient monetary resources (Hommedieu, 1984; Keith, 1985). Therefore, there

is a reason to believe that non-initiating divorced women compared to married women may perceive themselves as older than they actually are (Gunter & Johnson, 1978; Hommedieu, 1984).

Impulsivity and Divorce

Impulsivity, one of the major factors in a dimensional system of personality, may also be affected by divorce. The construct of impulsivity is subdivided into various dimensions, including risk-taking, non-planning, liveliness, and spontaneity (Eysenck & Zucherman, 1978; Eysenck & Eysenck, 1978, 1976, 1970).

In the psychological literature, the term "impulsiveness" tends to be assigned rather broadly to a variety of different behaviors (Eysenck & Eysenck, 1977). Some general notions of impulsiveness refer to actions on the spur of the moment, to a lack of reflectiveness and planning, to the degree of rapidity of decisions and actions, or to the lack of consideration of the effects of one's actions (Schalling, 1975; Barratt, 1965).

Psychological impulsivity as such has been tentatively linked to aggression (Rock & Hoah, 1983), sensation seeking (Eaves et al., 1977), and sociability (Campbell, 1983). Although it is found to be influenced by age and gender, this impulsivity has not been found to be influenced by social class (Eysenck & Eysenck, 1976).

In consumer behavior, impulsive purchasing has been traditionally associated with unplanned purchasing (Bellenger et al., 1979; Stern, 1962; Willeh, 1967). Such a behavioral approach, which disregards the psychological causes underlying such action, has only recently been replaced by an in-depth study of impulsiveness (Weinberger and Gottweld, 1982). Thus, impulse buying is seen as "encompassing purchases with high emotional activation/low cognitive control and a largely reactive behavior." (Weinberger & Gottweld, 1982).

Rook and Hoch (1983) identify five crucial elements in impulse buying: a sudden and spontaneous desire to act, a state of psychological disequilibrium; the onset of psychological conflict and struggle; a reduction in cognitive evaluation; and a lack of regard for the consequences of impulse buying. Impulse buyers (those scoring high on an eight-item impulse scale (Rook and Hoch, 1985) were found to enjoy shopping and were more likely to prefer shopping at night and by phone. Females were more impulsive than males, as were younger people who were seen to be more impulsive than older people.

Thus far, there have been no research efforts in either the psychological or consumer behavior literature to examine how changes in marital status (for example, the proliferation of divorce) are related to individual impulsivity.

To the degree that divorce builds apprehensiveness in women (Keith, 1985; Kitson et al., 1985), it would be expected that divorced women will become more cautious in making their choices of products, brands, and shopping situations. Longer periods of deliberation before purchases are made, which are characteristics of divorced women, could also be the result of the more precarious financial situation arising in the aftermath of divorce (Keith, 1985; Levinger, 1976). The traumatic experience of divorce may lead to various coping or defense mechanisms, including a longer deliberation and avoidance of acting on impulse in future choice situations, such as shopping. Therefore, it would be expected that most of the divorced women will be less impulsive than married women in their shopping behavior.

Children's Influence

In general, the influence of children in family purchasing decisions is an accepted part of conventional marketing wisdom. Popper and Yard (1980) found that mothers simply yielded to children's requests for low-priced items, but are likely to want to negotiate higher-priced purchases. Ward and Wackman (1972) found that the older the child, the more likely it was that the mother acceded to the child's purchase request. Yet older children are less dependent and may make fewer purchase requests; e.g., as children become older, they are able to make decisions independently,

possibly because they have their own money, or because they may begin to look to their peer group and de-emphasize parents as sources of information. Nonetheless, a mother is more likely to sustain an older child's purchase request because she may recognize this child's competence in making these types of judgments.

Despite these findings, empirical documentation of the role of children in family purchasing decisions is scant. Most studies have focused on only one product (Berey and Pollay, 1968; Caron & Ward, 1975; Frideres, 1978), a small set of products (Jenkins, 1979; Mehrota & Torges, 1976; Moschis and Moore, 1979; Popper, 1979; Sybillo & Sosanie, 1976), or a single consumption decision (Nelson, 1978). Sybillo and Sosanie (1976), for example, confirmed the belief that children do indeed influence family decision making significantly. That influence extends over initiation of purchase, search for information, and the family's assessment of the major dimensions of the decision (e.g., when to purchase, what type of product, at which establishment, etc.)

Viewing the parent-child relationship in a buying situation as consisting of two distinct parts (i.e., a child's attempt to influence his/her parents and the parental willingness to yield), Wells and Loscinto (1966) and Atkin (1978), following a series of store observations, concluded that children in general make their preferences known to their parents. This takes place not only in the

areas of a child's special interest (e.g., two-thirds of cereal purchases were initiated by children), but also in such seemingly irrelevant areas as laundry detergents. In fact, the Atkin study revealed that "the rate of child initiation is highest for younger rather than older children and for those from the middle-class rather than from the working class. There were no sex differences." At the same time, "the rate of child success in obtaining the desired cereal increases with age, and slightly higher success rates are obtained by female and middle-class children" (p. 42).

Ward and Wackman (1972) examined the same basic child-parent interaction across a number of products (twenty-two in total, including foods, durables for the child's use, and other products of general family use) and found "a significant positive relationship between the number of children's influence attempts and their mother's yielding." There are, however, indications that this might not hold true when mothers judged that their children's preferences were nutritionally unsound. In that case, according to Berey and Pollay (1968), "the more involved the mother was with her child, the more likely she was not to yield".

Kohne (1981) hypothesized that divorced mothers expected a more mature and responsible role from their children, suggesting a difference in consumption-related behavior in single-parent families with older children. Bane (1976) found that a divorced mother's child may be

better socialized because she/he may be subjected to a diversity of opinions, ideas, and influences which are not as readily available to a child growing up within a married family setting.

Levinger (1976) suggested that, since a divorced mother is usually left financially worse off after divorce, she may have to work longer and harder to support herself and her children, leaving less time to spend at home with the children. One potential replacement for this loss, as well as for the loss of the father's companionship, may be television. Yankelovich (1970) and Ward and Wackman (1972) demonstrated rather decisively that television significantly influences children's desires for various products.

In effect, responsibility for children may be an added burden which exacerbates the psychological and situational factor (Hetherington, 1983). For divorced women, sole parental responsibility, combined with psychological uncertainty or ambiguity, can lead a parent into making the crucial mistake of turning the child into a pseudo confidante (Paule, 1983). In effect, according to Paule (1983):

"... the child serves as a sympathetic listener, which is part of what the divorced mother needs. Unfortunately, though, it is by no means clear that this is what the child needs. The greatest problem with single parents is that the children are forced to grow up too fast, to behave as adults, and many of them become overburdened ... "

As a rationale for turning the child into a pseudo-confident, the divorced parent assumes that the child has a greater need for reassurance, contact, stability and love at this time (Paule, 1983).

Thus, divorced mothers may be more receptive to their children's requests for products. Furthermore, Bane (1970), Ward and Wackman's (1974) and Kohne's (1981) findings indicate that divorced mothers tend to give more reassurance to their children and may give them more opportunities to participate in the purchasing process. This information implies that divorce influences the mother-child interaction at home and probably in the marketplace.

Mother-Child Negotiations and Family Roles

The degree of children's influence on purchases varies with product category. Ward and Wackman (1972) indicated that 87 percent of the mothers interviewed yielded to the child's request for breakfast cereals. Mothers frequently yielded when children requested snack foods, games and toys, soft drinks, candy, toothpaste, and clothing. For clothing, the child's influence increased with age. Only 21 percent of the mothers yielded to clothing requests for children from five to seven-year-olds, but 57 percent yielded to requests from eleven to twelve-year-olds.

On the other hand, Fillistrault and Ritchie (1980) found that children have the potential to influence family decisions by forming alliances with either husband or wife to produce a majority position. As a result, marketing researchers have begun to treat children as influential parties in the decision to purchase household products. For example, we may note how advertisements for home computers have depicted children commenting on the simplicity of operation, flexibility, and graphics of various models. These commercials also suggest that children may be a major influence for these high-priced items.

Popper (1979) has studied the nature of mother-child negotiations during decision-making in a consumption behavior situation. He identified three types of mother-child negotiations: Positive negotiation says, "I will buy it . . ." ("if the child pays for part of it", or "if the child provides a rational explanation for the purchase"): negative negotiation requires an "I won't buy it, but" -- the mother is willing to buy a substitute or explain why she will not buy it; avoidance is essentially a procrastination strategy, such as "Ask your father", or "We'll talk about it later". These three strategies all reflect bargaining with the child rather than persuasion, as they involve some give and take.

Usually, mothers serve as information gatherers, influencers, and decision-makers in interactions with children. For example, Wackman's (1979) study divided a mother's role into two parts, educating her children and informing them about products or services. A mother may also serve as the prime consumption motivator by asking her children what they want as gifts, by providing the children with cash to make purchases, or by yielding to their requests and therefore encouraging future requests. Finally, a mother may serve as a censor to a child's desire by denying a purchase request.

It appears from the available evidence concerning this issue that it is the child who usually initiates discussions about product purchases and consumption. The mother's main role is as a facilitator of the final decision, though either allowing the child to buy what is wanted or by denying the purchase. However, the potential impact of divorce on mother-child interactions in buying behavior situations has not been examined from a consumer behavior point of view.

The Influence of Social Roles on Women's Consumption Behavior

Traditionally, consumer researchers have viewed women in the roles of mother, wife, homemaker, hostess, sibling, etc. (David, 1970, 1974, 1975; Douglas, 1976; Ferber, 1974; Wells, 1974). Roles outside of the family, such as those of

professionals or career woman, also have been given consideration by some consumer researchers (e.g., Venkatesh, 1980). In one of the most important studies on changing roles of women, Venkatesh (1980) identified significant differences in various demographic, lifestyle and magazine readership characteristics among three groups of women, feminists, moderates, and traditionalists. Feminists, for example, were found to be younger and better-educated compared to the other groups. They were also seen to reveal a greater sense of independence and self-confidence and were more sympathetic to risk-taking behavior. Furthermore, feminists they were more likely to be drawn to physically demanding leisure activities and were less likely to watch television. Such characterizations may provide a useful framework for contrasting changes associated with divorce.

Several studies have also examined the portrayal of women in mass-media advertising (Courtney & Lockeretz, 1971; Belkaoui & Belkaoui, 1972; Wagner & Ganos, 1973; and Weinberger, Petroschius & Westin, 1979). Some of these studies suggest that women have not been depicted accurately with respect to the range and scope of their current roles. For example, general magazine advertisements have tended to reinforce stereotypical characterizations of women, such as "a woman's place is in the home", "women do not make important decisions or do important things", "women are dependent and require a man's protection", and "men regard women primarily as sexual objects" (Courtney & Lockeretz,

1971).

In examining the impact of feminism on family decision making, Green and Isabella (1975) found that a wife with a liberal view of her role (e.g., one who strongly favors sexual equality) is more likely to participate with her husband in family decision-making. Such evidence about household consumption behavior suggests that married women with different role perceptions exert differing amounts of influence on family buying behavior across different product categories and situations. However, there is no such evidence about the comparable behavior of divorced women and their children across product categories or situations.

Consumer and marketing researchers have been increasingly interested in the behavior of the working wife as an important market segment. Strober and Weinberg (1978) have indicated that families with working wives spend no more money than do families with non-working wives. Again, no studies have attempted to compare divorced working women's consumption behavior with that of their non-working counterparts.

CHAPTER III

HYPOTHESES

In this chapter, seven hypotheses are suggested and their rationale presented. Many of the relationships described in the hypotheses differentiate between divorced and married women regarding selected aspects of their behavioral patterns. Accordingly, the following hypotheses are tested in this study:

Innovativeness

It has been stated that married women have an open lifestyle, compared to divorced women, who have constrained lifestyles and experience a high level of stress, intolerance to ambiguity and loss of their own identity (Bane, 1976; Bohmer & Richard, 1978; Kitson et al., 1985;). Recently, Joseph and Vyas (1984) have shown a relationship between being open and responsive to new experiences or information and the early adoption of new products. An open processing style reflects an openness to new information (Delia, Clark & Switzer, 1974), to new ideas (Lundy & Berkowitz, 1957), and an open mental disposition which is able to deal with ambiguity (Zajonc, 1960). Consumers with open styles of information-processing are capable of evaluating the personal importance of new products through the use of a compensatory consideration of multiple new product attributes (Park and Sheth, 1975).

Although there are no studies that shed light directly on the question of innovativeness among divorced women, divorce may be significantly correlated with high levels of stress, confusion, uncertainty, feelings of isolation, and severe economic conditions, which are considered to be closely related to later adopters (Rogers, 1983). More specifically, divorced women would be expected to have a less pronounced tendency to buy innovations. Therefore, it is hypothesized that:

- H₁. Divorced women, will be less innovative than married women.

Perceived Risk

As to how divorced and married women are different with regard to the degree of risk-taking, Krantzler (1978) describes the results of the financial impact of divorce with the observation that:

... coping with a lower standard of living creates fear of losing some money and, in many cases, humiliating and embarrassing living situations.

Levinger (1976) is in agreement with Krantzler, who believe that divorced women are usually in a worse financial situation after the divorce than during marriage. They tend to manage their daily matters carefully because they cannot afford to lose anything more after the divorce. Also, it is believed that divorced women tend to be more cautious and more concerned over the consequences of actions or errors

that might affect their future (Kirsh, 1978). Accordingly, error intolerance appears to be a characteristic trait of divorced women.

Perceived error tolerance and risk handling ability have also been associated with a person's tendency to consider many products (e.g., broad category widths, indicating a strategy of inclusion of products with both potentially negative and positive outcomes) versus the tendency to consider few product alternatives (e.g., narrow categories which exclude potentially risky products and thus evidences tolerance for potential exclusion errors [Schiffman, 1972a, 1972b]).

These findings suggest the anticipation of an inverse relationship between risk taking (which implies a high level of financial and performance risk) and the restricted lifestyle options of divorced women.

The existence of narrow category widths and the perception of recognition of risk appear closely related (Schiffman, 1972a, 1972b; Arndt, 1976) and both may be influenced by divorce. In addition, certain characteristics attributed to divorced individuals are also employed to describe the dimensions of risk aversion. These include cautiousness, anxiety, restricted financial lifestyles options (Murphy, 1984) and severe economic conditions (Levinger, 1976). Since divorced women may evidence these characteristics, there is reason to believe that divorced

women would be expected to have a lower tendency to accept the risks of buying unfamiliar products or brands. In essence, a divorced woman's ability to try unfamiliar brands is constrained by behavior evidencing risk aversion. Therefore, it can be hypothesized that:

- H₂. Divorced women will perceive more risk than will married women.

Perceived Age

An examination of the meaning and nature of divorce and its physiological consequences reveals that it is closely related to the concept of self-perceived age (Krantzler, 1976). For example, Krantzler (1976) described divorced women as having:

- ... acute loneliness, self-pity, and a view of the future as a vortex of emptiness; exaggeration of events and feelings, uncertainty, and the loss of identity.

Weiss (1975) reports two symptoms of divorce in divorced women: trauma-anxiety attacks and losing sense of life. Further, Goode (1956) also indicates that the symptoms of memory loss, work inefficiency, and poor health are found among the divorced women. In the same manner, Toomin (1972) has indicated that divorced women describe themselves as progressing through the stages of "numbness", denial, bitterness and depression. In effect, divorced women may reflect an older perceived age as a result of lost identity, numbness of life realities, etc. (Krantzler, 1976;

and Toomin, 1972). This may be especially true inasmuch as the majority (75%) of divorced women are "victims", not initiators, of divorce actions and are of working or of middle-class derivation (Hommedieu, 1984).

In essence, the divorce experience is known to create some degree of exaggeration of life events, increased anxiety, loss of identity, a vortex of emptiness, numbness, depression and lack of adaptability for a long time. Therefore, the following hypothesis is suggested:

- H₃. Divorced women, will perceive themselves as older than they actually are, as compared to married women.

Impulsivity

To the degree that divorce builds apprehensiveness in women (Kitson et al., 1985), it should be expected that divorced women will become more cautious in their choices of products, brands, and shopping situations. Longer periods of deliberation before purchases are made could also be the result of the more precarious financial situation arising in the aftermath of divorce (Levinger, 1976; Keith, 1985).

The traumatic experience of divorce may lead to various coping or defense mechanisms, including a longer deliberation and avoidance of acting on impulse in any future choice situation, such as shopping.

On the basis of the above, it is hypothesized that:

- H₄. Divorced women will be less impulsive in their shopping behavior, as compared to married women.

Children's Influence

Kohne (1981) has hypothesized that divorced mothers expect greater maturity from their children, and this suggests a difference in consumption behavior in single-parent families with older children.

In divorce situations, children may shop for themselves and do routine shopping for their mothers at an earlier age. Further, divorced and employed mothers may have less time for household responsibilities, and older children or teen-agers may therefore come to assume more of the household tasks and responsibilities.

It appears reasonable to assume that a child whose parents have been divorced will attempt to influence his or her mother's purchasing decisions for any of the following reasons:

- a. As part of a divorce, the child is, in a way, more socialized, since she/he is subjected to a multiplicity and diversity of opinions, ideas and influences, compared to a child growing up within a more stable married family setting (Bane, 1976). Socialization here refers to "the process by which young people acquire skills, knowledge and attitudes relevant to their functioning as consumers in the marketplace" (Ward, 1974).

- b. The child (and possibly the parent as well) may feel the need to assume the role of the lost parent (spouse) and thus restore balance in the family decision-making process. This is more evident in the case of a son assuming some of his father's duties in a family headed by his mother (Bane, 1976).

- c. Finally, the loss of a father might cause a child to compensate for parental loss by acquiring as many possessions as possible. To do so results in increased attempts to influence the mother's decisions.

For all of the above, then, it is hypothesized that:

- H₅ Children of divorced mothers will attempt more frequently to influence their mother's decisions than will those of married mothers.

With regard to parental yielding to such influence exerted by children, the following can reasonably be assumed:

- a. A divorced woman may attempt to yield to the child deprived of one of his/her parents by providing him/her with an abundance of material things. This might also be a way for the mother to assuage her own feelings of guilt, e.g., feelings that she contributed to the divorce and thus to the child's misfortune.

- b. After the divorce, the divorced woman may find herself in a state of depression. It is not uncommon for people in this condition to resort to excessive purchases and consumption of goods which are supposed to make them feel better (Beck, 1977; and Bane, (1976)). In a projection of such feelings to her children, she may also engage in extensive purchasing on behalf of the child.

It is therefore hypothesized that:

- H₆. Divorced mothers will yield more often to their children's attempts to influence their consumption behavior than will married mothers.

Finally, children of divorced mothers may become more skillful in their attempts to influence their mother's purchasing decisions and may become more adept in asking for things they want, e.g., clearly defining products they want (Ward, Robertson, Klees & Gakignon, 1985). These skills develop among children of divorced mothers more rapidly than among children of married mothers.

Because divorced and employed mothers may have less time for household responsibilities, older children especially those between 11 and 16 years old, may assume more household tasks than those children of married women (Paule, 1983; Beck, 1977).

Therefore, one should expect that:

- H₇. The oldest child (11-16 years old) of divorced mothers will have more influence over the mother's purchase decisions than the oldest child of married mothers.

CHAPTER IV

RESEARCH METHODOLOGY

This chapter first describes the theoretical framework of the dissertation. The variables, measures, sampling, and data collection method are then presented. Finally, the methods used to implement the study are outlined.

Theoretical Framework

The constructs listed below are obtained from the review of the divorce, behavioral science and marketing literatures as outlined in Chapters I and II. The variables chosen for examination in this study are: perceived risk, consumer innovativeness, impulsive buying, perceived age, and interpersonal (child-mother) influence. This study attempts to identify the impact of divorce on these selected dependent variables and their consequent impact on household consumption behavior.

A comparison of purchase behaviors by household units of divorced versus married women is used in order to demonstrate how divorce alters one's consumption behavior.

Variables Identification

The Independent Variable

The independent variable of this study is marital status (divorced vs. married women). Divorce is

operationally defined to include at least six months of divorce experience and at least one child in custody of the female partner.

The choice of the independent variable (i.e., marital status) reflects both its importance and the lack of research in this area of consumer behavior. It is the writer's view that there is a need to identify how and why married women differ from divorced women with respect to consumption behavior patterns. In addition, it is important to determine how such information would influence marketing strategies.

The Dependent Variable

A review of the studies reported in the bibliography of this dissertation reveals that consumer researchers have employed a number of dependent variables in the investigation of a consumer's psychological and behavioral patterns (e.g., Barak & Schiffman, 1982; Venkatesh, 1981; and Ward, Robertson, Klees & Gakignon, 1985).

The reasons for the choice of these particular variables (innovativeness, perceived risk, impulsivity, perceived age and children's influence) are:

1. Their importance has been frequently demonstrated in empirical studies of consumption behavior (e.g., Berkstresser, 1978; Ward & Wackman, 1972, 1977; Atkin, 1978; Levinger, 1976; Enkatesh, 1980; Barak & Schiffman, 1982).

2. There is a need to ascertain whether there are discernible differences between groups of women with respect to the selected variables and conditions proposed by this study.
3. The chosen variables may demonstrate the ability to explain and predict the impact of divorce on consumption behavior.

Variable Measurement Innovativeness

Divorce would appear to have a certain impact on the positive or negative stimulation of the degree to which an individual is receptive to new ideas and makes innovative decisions.

For this study, innate innovativeness is measured by the instrument developed by Leavitt and Walton (1974). The authors have used a cognitive approach in the construction of their scale. Leavitt and Walton (1984) point out that

a cognitive style that characteristically leads to using new cues, more cues, or unfamiliar combinations of cues is one way in which innovative consumers may differ.

Further, Leavitt and Walton (1984) describe open processing as follows:

The trait of open processing is intended to capture the important aspects of the intuitive response to mass communication which entails the ability to use a broad range of cues in new patterns to make inferences about the world. The breadth of utilization refers to an experimental reordering of information. Not only are more cues used but they are used in new ways suggested by such descriptions as re-centering or restructuring. The individual

high on the trait of open processing rearranges more cues in more patterns in the process of making inferences. This takes place in situations where a new approach is required, where the usual cues have no routine, learned relation to the desired outcome.

Within this framework, Leavitt and Walton (1984) define a trait of "innovativeness" as follows:

A person high on a trait of innovativeness is open to new experiences and often goes out of his way to experience different and novel stimuli, particularly of a meaningful sort (not just thrill-seeking). Most important, he tends to make constructive use of information received, whether sought or accidentally encountered. He has a low threshold for recognizing the potential application of ideas he gets from others but does not apply suggestions mechanically. Rather, he has the ability to transform information for his own use. His involvement in his own enterprises acts in such a way that he looks for ways to change and improve them. Above all, he is responsive to communication in a selective, constructive way when the message has a valid relevance to his activities.

The open processing scale consists of 48 items: 24 items are positive and 24 are reversed items to control for Acquiescence (Appendix 1). These reversed items were constructed by reversing the meaning of the 24 positive items in a meaningful way. Some of these items are more broadly contrasted based on the concept of open processing. The main reason for using positive items is one of consumer acceptance. Concerning the validity of the scale, Leavitt and Walton (1984) reported that both construct validity and concurrent validity has been demonstrated.

In regard to convergent validity, a study was executed by Leavitt and Walton (1983) to check on the convergence of the open processing scale and of the Kitson (1976) scale of organizational innovative behavior. Kitson (1976) has established the validity of organizational innovative behavior as an individual cognitive style. Concerning concurrent validity, when the ability of open processing is used to predict trial of new products, Leavitt and Walton tested the predictive validity by including a check list of current products that were considered new at the time of administering the scale.

Perceived Risk

In this study, overall risk rather than individual risk components, is empirically investigated.

The measurement of perceived risk in this study follows the overall risk approach taken by Jacoby and Kaplan (1972). A list of at least seven product categories related to women's consumption (divorced vs. married) has been developed. The measurement of overall risk is stated as follows: "all purchase decisions involved a certain amount of 'risk'". On the whole, considering all factors in combinations, about how risky would you say it is to buy an unfamiliar brand of each of the following items? A nine-point scale is used (1=not risky at all, 9=extremely risky), as in Jacoby and Kaplan (1972). This scale is considered appropriate to accommodate the broad variety of product

categories used in this study. It is also sensitive to consumer response and can be collapsed into any smaller number of points desired. As indicated in the following chart, the respondents were asked to indicate their perception of unfamiliar brand performance:

All purchase decisions involve a certain amount of "risk". On the whole, considering all sorts of factors together, how risky would you say it is to buy an unfamiliar brand; for each of the following items? Please "X" the one box that, in your opinion reflects the degree of overall risk for each item. "X" the "1" box if you think the item is "Not Risky at All," the "9" box if you think the item is "Extremely Risky." You may use any number in between if you wish.

<u>Unfamiliar Brands of:</u>	<u>Not Risky</u>									<u>Extremely</u>
	<u>At All</u>									<u>Risky</u>
Tampons	1	2	3	4	5	6	7	8	9	
Skin Cream	1	2	3	4	5	6	7	8	9	
Pain Reliever	1	2	3	4	5	6	7	8	9	
Deodorant	1	2	3	4	5	6	7	8	9	
Appetite Suppressant	1	2	3	4	5	6	7	8	9	
Vitamins	1	2	3	4	5	6	7	8	9	
Birth Control	1	2	3	4	5	6	7	8	9	

Perceived Age

For the purpose of this study, the measurement instrument developed by Barak and Schiffman (1981) is adopted to assess perceived age. The self-perceived age scale, labeled as a measure of "cognitive age," was

operationally defined in terms of four questions which were designed to correspond to the four dimensions of perceived age suggested by Katenbaum, Derbin, Sabatini, Artt and Steven (1972). The introductory material to be read by the respondent, the questions, and the responses made for the cognitive age variable will be shown in the questionnaire as follows:

Most people seem to have other ages in addition to their official date of Birth Age. The questions which follow have been developed to find out about your unofficial age. Please check which age group you feel you really belong to -

	<u>20's</u>	<u>30's</u>	<u>40's</u>	<u>50's</u>	<u>60+</u>
1. I feel as though I am in my:	_____	_____	_____	_____	_____
2. I look as though I am in my:	_____	_____	_____	_____	_____
3. I do most things as though I were in my:	_____	_____	_____	_____	_____
4. My interests are mostly those of persons in their:	_____	_____	_____	_____	_____

Impulsivity

For this study, the measurement instrument developed by Eysenck and Eysenck (1969) was adopted.

As shown on the following page, a list of 14 items or statements relating to consumer impulsiveness are evaluated by use of a five-point scale. This scale has been validated through many empirical studies by Eysenck and Eysenck (1969, 1975, 1976, and 1977).

	<u>Very True of Me</u>	<u>Quite True of Me</u>	<u>Somewhat True of Me</u>	<u>Not Very True of Me</u>	<u>Not at All True of Me</u>
I often buy things on impulse	_____	_____	_____	_____	_____
I usually consider all of the possibilities before making a decision	_____	_____	_____	_____	_____
I often do things on the spur of the moment	_____	_____	_____	_____	_____
I take things too seriously	_____	_____	_____	_____	_____
I have a great deal of drive and ambition	_____	_____	_____	_____	_____
I very rarely get embarrassed	_____	_____	_____	_____	_____
I seem to worry more than other people do	_____	_____	_____	_____	_____
I get impatient with people who are late and keep me waiting	_____	_____	_____	_____	_____
I dislike standing in long lines	_____	_____	_____	_____	_____
I generally proceed with caution	_____	_____	_____	_____	_____
I consider myself an independent person	_____	_____	_____	_____	_____
I'm very satisfied with my life just the way it is	_____	_____	_____	_____	_____
I don't like to follow the crowd	_____	_____	_____	_____	_____
I like to try to new products as soon as they become available	_____	_____	_____	_____	_____

Children's Influence

For this study, the measurement instrument developed by Ward and Wackman (1972) was used, with some modifications:

The mothers were asked:

1. To indicate if any discussions between them and their children took place before a certain brand was selected and were given these choices: (___ yes; ___ no; ___ don't remember).
2. If the answer is Yes, mothers are asked who initiated the discussion and were given these choices (___ parent (yourself); ___ child; ___ don't remember).
3. If the discussions are initiated by the child, mothers are asked whether it was more of a request than a demand.
4. If the answer to Question 3 was Request, mothers are asked if the action they eventually took was and one of the given three choices: ___ yielded; ___ rejected; ___ suggested another brand.

The following purchase categories have been used in the test: cereal, toothpaste, ice cream, hot dogs, potato chips, and candy.

The Sampling

Home Testing Institute's nationally representative, cross-section panel of 80,000 households is balanced to the latest available U.S.A. Census data. Balancing criteria included:

- Household Income.
- Age of Householder
- Household Socio-economic status
- Education Level of Household.

The nationally representative subsample was selected on the basis of specific demographic criteria. For the purpose of this study, the sample was drawn utilizing a technique called dynamic balancing. Dynamic balancing is a two-step procedure. First, the computer is programmed to "search" the database to locate all households meeting the specific criteria. The demographic profile of these households became the universe for selecting the subsample. The assumption here was that by starting with a total Census-balanced panel, specific subsamples will also be representative of the total population meeting that characteristic. The second step of the process is to select a subsample of the universe. Then, the computer was instructed to select those households, which in combination represented the closest possible demographic match to the universe.

For this study, the criteria for selecting the sample were as follows:

- Female head of household 25-45 years of age.
- Female head of household employed full time with a total annual household income of \$18,000 to \$65,000 or more.
- Presence of at least one child between the ages of 3 and 16.
- Female head of household with a minimum education level of high school graduate.

- Female head of household belongs to the white racial group, aiming not to increase the number of variables included in this study.
- Approximately 50% of female household heads must be married.
- Approximately 50% of female household heads must be legally divorced.

Furthermore, the available panel demographic data was gathered from HTI's panel registration/updating conducted in the spring and summer of 1986. The complete profile of the sample is provided in Table IV-1.

On December 20, 1986, Home Testing Institute, Inc. mailed 500 questionnaires to panel member households. The questionnaires pertained to women's tendency towards innovation, their perception of risk, perception of age, their impulsivity and their children's influence.

On February 4, 1987, the study was completed with 389 returns (77.8% of mailout). Forty-two questionnaires were excluded because they were either incomplete or did not meet some of the criteria set for the sample.

A total of 347 out of 500 submitted usable questionnaires were entered into the analysis, representing 69% of the total numbers of subjects contacted. This was made up of the following three categories: 159 divorced women; and 188 married women.

TABLE IV-1
DEMOGRAPHIC PROFILE OF SAMPLE

VARIABLE	FREQUENCY	%
I. <u>Marital Status</u>		
Married Women	188	52.8%
Divorce Women	159	47.2
Total	347	100.0%

II. INCOME^{a, b}

	MARRIED WOMEN		DIVORCED WOMEN	
	Frequency	%	Frequency	%
Less Than \$25,000	108	58.7	34	21.4
\$25,000-\$29,999	57	31.0	91	57.2
\$30,000-\$34,999	11	6.0	32	20.1
\$35,000-\$39,999	5	2.7	2	1.3
\$40,000 +	3	1.6	0	0.0
Total	184	100.0	159	100.0

a: Significance = 0.000, $x^2 = 59.4$

b: Missing observations = 5 married women

III. RELIGION^{a, b}.

	MARRIED WOMEN		DIVORCED WOMEN	
	Frequency	%	Frequency	%
Catholic	55	32.3	35	22.9
Jewish	3	1.8	5	3.3
Protestant	95	55.9	46	62.7
Other(s)	17	10.0	17	11.1
Total	170	100.0	153	100.0

a: Significance = 0.254, $x^2 = 4.06$

b: Missing observations = 24 married women
6 Divorced women

IV. OCCUPATION^{a,b}

	MARRIED WOMEN		DIVORCED WOMEN	
	Frequency	%	Frequency	%
Manager,				
Administrator	29	16.1	30	19.7
Professional	38	21.1	62	40.8
Clerical Worker	49	28.2	36	23.7
Sales	19	10.9	8	5.2
Craftsworker	2	1.1	2	1.3
Machine Operator	22	12.6	7	4.6
Farmer	1	0.6	0	0.0
Service Worker	15	8.6	7	4.6
Total	<u>174</u>	<u>100.0</u>	<u>152</u>	<u>100.0</u>

a: Significance = 0.0020, $x^2 = 22.58$

b: Missing observations = 14 married women
7 Divorced women

V. LEVEL OF EDUCATION^{a,b}

	MARRIED WOMEN		DIVORCED WOMEN	
	Frequency	%	Frequency	%
Graduated From				
High School	96	51.1	58	38.3
Attended College	55	29.3	48	30.3
Graduated From				
College	21	11.2	28	18.1
Attended Graduate				
School	16	8.5	25	15.6
Total	<u>188</u>	<u>100.0</u>	<u>159</u>	<u>100.0</u>

a: Significance = 0.012, $x^2 = 10.92$

V. CHILDREN LIVING IN HOUSEHOLD^a

	MARRIED WOMEN		DIVORCED WOMEN	
	Frequency	%	Frequency	%
One	52	27.7	63	40.0
Two	82	43.6	72	45.0
Three	34	18.0	14	8.8
Four +	20	10.7	10	6.2
Total	<u>188</u>	<u>100.0</u>	<u>159</u>	<u>100.0</u>

a: Significance = 0.04, $x^2 = 11.45$

Chi square analysis was used to test the demographic characteristics of the two groups of women, in order to see if there is any statistical significant differences between them. For example, Table IV-1 indicates that divorced women are more likely to be wealthier as compared to married women (e.g., 77.3% to 37% have annual income between \$25,000-\$34,999 respectively). Also, divorced women appear to have more managerial jobs than married women (e.g., 19.7% to 16.1%) and they also hold more professional positions than married women ((e.g., 40.8% to 21.1% respectively). In the case of education, divorced vs. married women are better educated within the sample (e.g., those that have college degrees: 18.1% to 11.2%; attending post graduate school; 15.6% to 8.5% respectively). Finally, the percentage of divorced women having one child is much higher as compared to married women (e.g., 40.0% to 27.7% respectively).

Data Analysis

An analysis of covariance was performed for hypotheses H_1 through H_4 and for the two groups of women representing the two levels of the independent variable, marital status (divorced vs. married women) and its impact on the dependent variables included (innovativeness, perception of risk, perceived age and impulsivity). Chi-square test was used to see if there is any significant differences between divorced initiating vs. non-initialing divorced (see Appendix II A, B, and C, pp 111-115) in respect to their demographic

characteristics and dependent variables which were examined in this study. The influence of children also tested using the chi-square test through computation of frequencies and procedures.

Product Selection

To measure the level of women's (divorced vs. married) perception of risk, seven product categories were used in this study. The products selected were: Tampons; Skin Cream; Pain Reliever; Deodorant; Appetite Suppressant; Vitamins; and Birth Control .

The rationale for this selection is based on the following: (1) The selection of these product categories simplifies the expected usage of both groups. This is based upon the results of the pretest on 38 women, which is equally divided between divorced and married women. This was drawn from a national representative consumer panel on the West Coast of the United States: (2) The product prices are assumed to be within the range limit that these women are willing to pay: and (3) These products are experiencing technological changes both in their effects and capabilities.

Regarding children's influence, brands from six product categories were used in this study, (cereal, toothpaste, ice cream, hot dogs, potato chips, and candy). The rationale for this selection is based upon the following: (1) The importance and usage, which has been frequently demonstrated

in many empirical studies of consumption behavior (e.g., Ward & Wackman, 1972, 1977; Atkin, 1978; Popper & Yard, 1980; Kohn, 1981; Yankelovich, 1970; Bane, 1970; Ward et al., 1985); (2) product prices are assumed to be within the range that the mothers are able and willing to pay.

Questionnaire

The final version of the questionnaire is exhibited in Appendix A. This questionnaire is the product of the efforts in the pretest and of the several revisions to which the questionnaire was subjected in order to improve its wording and appearance.

Part I of the questionnaire includes the scales required to measure both categories of these women's perceived risk, innovativeness (propensity to innovate); perceived age, and impulsivity. Part II of the questionnaire includes the scales required to measure childrens influence.

Finally, Part III of the questionnaire collects demographic data about the subjects, in the following areas: the women's age; income; education; occupation; race; religion; age at marriage and divorce; present marital status; number and ages of children (living in household); the party who initiated divorce action; and length of separation before divorce.

CHAPTER V

Presentation and Analysis of Findings

In this chapter, the results of the statistical analysis are first presented in relation to each hypothesis. In the following section, these findings are then discussed and interpreted in the context of the conceptual relationships.

Results of Statistical AnalysisA comparison of Divorced Initiating vs. Non Initiating Divorced Women

The results of statistical analysis disclose that the two groups of divorced women do not differ significantly regarding the demographic information (income, occupation, education, and number of children living in the household) and dependent variables examined in this study (i.e., innovativeness, perceived risk, perceived age and impulsivity) as data in Appendix II A, B, and C, pp. 108 - 113 indicate.

For example, data in Appendix IIa indicate that both groups of divorced women do not differ with regard to all demographic variables which include; income, occupation, length of divorce experience, length of separation, education, and number of children living in the household; where the x^2 of each of these demographic variables for both groups of divorced women were as follows: Income: $x^2 = 1.74$;

significance = 0.75, Religion: $x^2 = 0.28$; significance = 0.96; Occupation: $x^2 = 4.99$; significance = 0.54; Length of Divorce Experience: $x^2 = 5.06$; Significance = 0.53; Length of Separation: $x^2 = 5.09$; Significance = .040; Education Level: $x^2 = 0.79$; Significance = 0.85, and Number of Children Living in Household: $x^2 = 5.02$; Significance = 0.284.

Similarly, data in Appendix IIb indicate that the same groups of divorced women do not differ with regard to their actual ages (mean values were 36.41 to 37.12 and $p = 0.38$ respectively); innovativeness (mean values were 126.1 to 130.2 and $p = 0.30$ respectively); perceived risk (mean values were 37.31 to 37.73 and $p = 0.078$ respectively); impulsivity (mean values were 40.03 to 41.32 and $p = 0.128$ respectively) and perceived age (33.02 to 33.10 and $p = 0.39$ respectively).

A Comparison of Divorced vs. Married Women

Hypothesis H₁

Hypothesis H₁ suggests that divorced women will be less innovative than married women. This hypothesis was tested using an Analysis of Covariance with income as a covariate. The findings of this analysis indicate that there was a significant difference between the two groups of women regarding their tendency to innovate as Table V-1 indicates and where $p = 0.011$. Furthermore, Table V-2 indicate a

significant difference between the adjusted mean for both groups of women (133.54 to 127.36 respectively where $p = 0.01$). Based on these findings, Hypothesis H_1 is supported. The results of this hypothesis is consistent with the previous conceptualized relationship, which states that divorced vs. married women usually experience a higher level of stress, uncertainty, feelings of isolation and a past-orientated view of life and objects, and be considered to be closely related to later adopters (Rogers, 1983). On the other hand, married women found to have an open lifestyle as compared to divorced women who have a constrained lifestyle and experience a certain level of stress, depression and intolerance to ambiguity (Bane, 1976; Bohmer and Richard, 1978). Furthermore, Joseph and Vyas (1984) has shown a relationship between being open and responsive to new experience or information and the early adoption of new products.

Hypothesis H_2

Hypothesis H_2 suggests that divorced women perceive high risk (less-risk takers) than married women will.

This hypothesis was tested using Analysis of Covariance (with income as a covariant) and for each product included in this study separately. Data that appears in Table V-3 indicate that income as a covariant which did not effect significantly the hypothesized relationship of marital

Table V-1
 Analysis of Covariance
 Results of Innovativeness for
 the Two Groups of Women

Source of Variation	D.F.	SS	MS	F	P
<u>Covariant</u>					
Income	229.390	1	229.390	0.47	0.490
<u>Main Effect</u>	3,152.709	1	3,152,709	5.52	(0.011)
Explained	3,382.200	2	1,191.060	3.49	0.030
Residual	166,812.120	345	483.513		
Total	170,194.250	347	490.473		
a) Covariant Raw Regression Coefficient = 0.07					
b) A number of missing observations = 15					

Table V-2
 A Comparison of Innovativeness Mean
 For the Two Groups of Women (Adjusted for Income)

Group of Women	Number of Cases	Unadjusted Mean	Mean After Adj. for Income	P
Married	188	133.47	133.54	0.01
Divorced	159	127.36	127.36	

status of women (i.e., being divorced or married) and their perception of risk for six products included) i.e., skin cream, tampons, pain reliever, deodorant, appetite suppressants and vitamins) where p-values for the covariant were; 0.43, 0.22, 0.16, 0.74, 0.129 and 0.40 respectively.

On the other hand, data in Table V-3 and V-4 indicate that there is significant differences between the two groups of women as a result of the main effect (i.e., being divorced or married). For instance, data in Table V-3 and V-4 indicate that both groups of women do differ in their perception of risk for three products examined (i.e., tampons, vitamins and birth control) where adjusted means for these products were 6.39 to 5.72; 3.91 to 3.37 and 8.00 to 7.47 and P-values were 0.02, 0.04 and 0.02 respectively. These results indicate that divorced women were more risk-takers as compared to married women in regard to these three products mentioned above. Additionally, data in Table V-4 indicate that there is no statistically significant difference between the two groups of women with regard to the other four products examined in this study. For example, it has been found that risk perception of both groups does not differ in regard to products, such as; skin cream, pain reliever, deodorant, and appetite suppressant. The adjusted means were 4.42 to 4.71, 5.21 to 4.95, 3.46 to 3.59 and 7.07 to 6.57 and P-values were: 0.34, 0.34, 0.62 and 0.57 respectively.

Table V-3
 Analysis of Variance
 Results of Perceived Risk
 for the Two Groups of Women

Product	Source of Variation	D.F.	SS	MS	F	P
	<u>Covariant</u>					
	Income	4.51	1	4.51	0.62	0.43
	<u>Main Effect</u>	5.41	1	6.41	0.88	0.34
Skin Cream	Explained	10.02	2	5.46	0.75	0.47
	Residual	2,507.30	345	7.26		
	Total	2,518.22	347	7.25		
	<u>Covariant</u>					
	Income	11.35	1	11.35	1.49	0.22
	<u>Main Effect</u>	38.30	1	38.30	5.03	(0.02)
Tampons	Explained	49.66	2	24.83	3.26	0.03
	Residual	2,626.04	345	7.61		
	Total	2,675.71	347	7.71		

Table V-3 (Continued)

Product	Source of Variation	D.F.	SS	MS	F	P
	<u>Covariant</u>					
	Income	14.97	1	14.97	1.98	0.16
	<u>Main Effect</u>	5.91	1	5.91	0.78	0.37
Pain Reliever	Explained	20.88	2	10.44	1.38	0.25
	Residual	2,606.94	345	7.55		
	Total	2,627.83	347	7.57		
	<u>Covariant</u>					
	Income	0.59	1	0.590	0.103	0.74
	<u>Main Effect</u>	1.42	1	1.420	0.25	0.62
Deodorant	Explained	2.01	2	1.009	0.17	0.83
	Residual	1,972.80	345	5.710		
	Total	1,974.82	347	5.690		
	<u>Covariant</u>					
	Income	14.80	1	14.800	2.31	0.129
	<u>Main Effect</u>	22.02	1	22.020	3.44	0.57
Appetite Suppressant	Explained	36.83	2	18.415	2.87	0.058
	Residual	2,208.75	345	6.400		
	Total	2,245.58	347	6.470		

Table V-3 (Continued)

Product	Source of Variation	D.F.	SS	MS	F	P
	<u>Covariant</u>					
	Income	50.50	1	50.50	8.08	0.005
	<u>Main Effect</u>	24.83	1	24.83	3.97	(0.040)
Birth Control	Explained	75.33	2	37.66	6.02	0.003
	Residual	2,156.62	345	6.43		
	Total	2,231.62	347	6.43		
	<u>Covariant</u>					
	Income	3.34	1	3.34	0.70	0.400
	<u>Main Effect</u>	24.04	1	24.04	5.06	(0.020)
Vitamins	Explained	27.38	2	13.69	2.88	0.057
	Residual	1,639.25	345	4.75		
	Total	1,666.64	347	4.803		

Table V-4
 A Comparison of Perceived Risk
 for the Two Groups of Women (Adjusted for Income)

Group of Women	Product	Number of Cases	Unadjusted Mean	Adjusted Mean	P
Married	Skin Cream	188	4.43	4.42	0.36
Divorced		159	4.69	4.70	
Married	Tampons	188	6.39	6.39	(0.02)
Divorced		159	5.71	5.72	
Married	Pain Reliever	188	5.22	5.21	0.34
Divorced		159	4.94	4.95	
Married	Deodorant	188	3.46	3.46	0.62
Divorced		159	3.59	3.59	
Married	Appetite Suppressant	188	7.08	7.07	0.36
Divorced		159	7.56	6.57	
Married	Birth Control	188	3.92	3.91	(0.04)
Divorced		159	3.35	3.37	
Married	Vitamins	188	8.01	8.00	(0.02)
Divorced		159	7.47	7.47	

The results of the hypothesis H_2 is not consistent with the conceptualized relationship, which states that there are certain characteristics which may be attributed to divorced vs. married women. These characteristics include cautionness, anxiety and restricted lifestyle options (Murphy, 1984) and high level of stress, depression and loss of self identity (Krantzler, 1978). Since divorced women evidence these characteristics, therefore it was assumed that they would be expected to have a lower tendency to accept risk of buying unfamiliar products or brands.

Hypothesis H_3

Hypothesis H_3 suggests that divorced women will perceive themselves as older than they actually are. Analysis of Covariance was performed using the actual age as a covariant. The findings indicate that there is a significant difference between the two groups of women regarding their perception of ages as Table V-5 indicates and where the P-values for the covariant and main effects (i.e., being divorced vs. married) were 0.000 and 0.011 respectively.

Furthermore, data in Table V-6 indicate a statistical significant difference between the adjusted means of both groups of women as 35.80 to 33.10 and $P = 0.01$, but in the opposite direction of the conceptualized relationship of this hypothesis H_3 . Based on this finding this hypothesis is not supported. The result of this hypothesis H_3 are not consistent with the conceptualized relationship, which

Table V-5
 Analysis of Covariance
 Results of Perceived Age
 for the Two Groups of Women^{a,b}

Source of Variation	SS	D.F.	MS	F	P
<u>Covariant</u>					
Actual Age	402.81	1	402.81	113.48	0.000
<u>Main Effect</u>	23.42	1	23.42	6.6	(0.011)
Explained	426.29	2	213.14	60.04	0.000
Residual	1,229.72	345	3.55		
Total	1,651.02	347	4.75		

- a. Covariant Raw Regression Coefficient, Actual Age = 0.21
 b. Missing Observations = 15

Table V-6
 A Comparison of Perceived Age
 for the Two Groups of Women (Adjusted for Actual Age)

Group of Women	Number of Cases	Unadjusted Mean	Adjusted Mean	P
Married	188	34.60	35.80	0.01
Divorced	159	34.50	33.10	

states that divorce is known to create some degree of exaggeration of life events, increased anxiety, loss of identity, a vortex of emptiness, numbness, and depression and a lack of adaptability for a long time. Therefore, it was assumed that they might perceive themselves as older than they actually are as compared to married women.

Hypothesis H₄

Hypothesis H₄ suggests that divorced women will be less impulsive in their shopping behavior than married women. This hypothesis was tested employing Analysis of Covariance with income as a covariate. The finding of the analysis indicate significant difference between the two groups of women regarding their impulsivity, as Table V-7 indicates and where $P = 0.02$. Furthermore the data concerning both groups of women as it appears in Table V-8 indicate a statistical significant difference between the adjusted means as 41.61 to 40.46 respectively, and where $P = 0.02$.

Based on this findings, hypothesis H₄ is supported. The results of this hypothesis is consistent with previous conceptualized relationship. Keith (1985) found that the traumatic experience of divorce may lead to various coping or defense mechanisms, including a longer deliberation and avoidance of acting on impulse in any future situation. Furthermore, Levinger (1976) stated that the precarious situation of divorce could lead divorced women to longer

Table V-7
 Analysis of Covariance
 Results of Impulsivity
 for the Two Groups of Women^(a,b)

Source of Variation	SS	D.F.	MS	F	P
<u>Covariant</u>					
Income	6.761	1	6.76	0.27	0.60
<u>Main Effects</u>	120.460	1	120.46	4.80	(0.02)
Explained	127.220	2	63.61	2.53	0.08
Residual	8,643.500	345	25.05		
Total	8,770.730	347	25.27		

- a. Covariant Raw Regression Coefficiency Income = 0.012
 b. Missing Observations = 15

Table V-8
 A Comparison of Impulsivity Mean
 for the Two Groups of Women (Adjusted for Income)

Group of Women	Number of Cases	Unadjusted Mean	Adjusted Mean	P
Married	188	41.66	41.61	0.02
Divorced	159	41.75	40.46	

periods of deliberation before acting upon or reacting to a given situation.

Hypotheses H₅, H₆, and H₇: Children's Influence

Hypothesis H₅ suggests that children of divorced mothers will be more likely to initiate discussion leading to requests for products than will children of married mothers. Hypothesis H₆ suggests that divorced mothers will yield more often to their children's requests, or to children's attempts to influence consumption behavior, than will married mothers. Hypothesis H₇ suggests that the oldest children (11-16 years old) of divorced mothers will have more influence over their mother's purchasing decisions than will the oldest children of married mothers.

These Hypotheses were tested as using χ^2 test. Hypothesis H₅ was tested by computing the total frequencies of purchase requests or purchase influence attempts of children within each group of women, each product individually, and all products in combination. Mothers were asked to indicate who initiates the discussion (or requests) about the products examined. All products were usually highly advertised, but varied in price, frequency of purchase, and relevance to the child. Analysis of data presented in Table V-9 indicates that the results are in the opposite direction of the hypothesized relationship above. This meant that the children of married mothers have attempted to influence purchasing decisions more frequently

TABLE V-9

Frequency of Children's Attempts or Requests
to Influence Their Mother's Purchasing Decision^{a,b}

Products	Married Mothers		Divorced Mothers		Total
	Frequency	Percentage	Frequency	Percentage	
Cereal	(76)	58.9	53	41.1	129 (100)
Toothpaste	(17)	65.4	9	34.6	26 (100)
Ice Cream	(21)	55.3	17	44.7	38 (100)
Potato Chips	19	44.2	(24)	55.8	43 (100)
Hot Dogs	6	46.2	(7)	53.8	13 (100)
Candy	(26)	63.4	15	36.6	42 (100)
Total	165	57.0	125	43.0	290

- (a) on a scale with the following points: 1 = agree to buy, 2 = refuse to buy, and 3 = suggested another brand.
- (b) significance: 0.27, 0.08, 0.30, 0.53, 0.65 and 0.95 for each product included above respectively.
- (c) χ^2 2.60, 3.05, 2.37, 1.23, 0.198 and 0.98 for each product included above respectively.

than those of divorced mothers; respectively, 165 to 125 attempts, and four out of six products examined, as Table V-9 indicates. Statistically there is no significant difference between the children of both groups of women, owing to the lack of a sufficient number of observations in the analysis.

Second, Hypothesis H_6 was tested by computing the frequencies and percentages of mothers who yield to their children's requests or attempts to influence purchase decisions in general. Again, analysis of data presented in Table V-10 indicates that, divorced mothers yield more often to their children's attempts than do married mothers. Divorced mothers yielded more than married ones, respectively, 89 to 87, and for four out of the six products examined in this study, although it has been found that there are no statistically significant differences between the two groups of mothers. The results did constitute a suggestive trend that supports the conceptualized direction of this relationship.

Third, Hypothesis H_7 was tested by computing the frequencies and percentages for both groups where the oldest child (ages 11-16 years) attempts to influence the mother's purchases. Analysis of data presented in Table V-11 indicate that the influence of the oldest child of a divorced mother was more pronounced than the influence of the oldest child of a married mother (i.e., the oldest child of a divorced mother attempted more frequently to influence

TABLE V-10
 Frequency and Percentage of Mothers Yielding^a

Products	Married Mothers		Divorced Mothers		Total
	Frequency	Percentage	Frequency	Percentage	
Cereal	(29)	43.3	28	(56.7)	57 (100)
Toothpaste	7	41.2	(9)	(58.8)	16 (100)
Ice Cream	10	41.6	(14)	(58.4)	24 (100)
Potato Chips	12	38.7	(19)	(61.3)	31 (100)
Hot Dogs	4	40.0	(6)	(60.0)	10 (100)
Candy	(25)	(67.6)	12	32.4	37 (100)
Total	87	49.5	89	50.5	176

(a) on a scale with the following points: 1 = agree to buy, 2 = refuse to buy, and 3 = suggested another brand.

(b) significance: 0.83, 0.18, 0.06, 0.50, 0.18 and 0.06 for each product included above respectively.

(c) χ^2 = 0.37, 3.38, 5.58, 1.36, 13.34 and 6.05 for each product included above respectively.

TABLE V-11
 Frequency of Attempts
 By Oldest Children and Mother's Yielding^{a,b,c}

Products	Oldest Children of Married Mothers		Oldest Children of Divorced Mothers	
	Requests	Mother's Yielding	Requests	Mother's Yielding
Cereal	26	15	(31)	(18)
Toothpaste	6	(6)	6	4
Ice Cream	10	4	(15)	(12)
Potato Chips	6	4	(19)	(14)
Hot Dogs	2	2	(5)	(4)
Candy	8	(8)	6	5
Total	58	39	82	57

(a) Age of oldest children were: 11-16 years.

(b) significance: 0.52, 0.36, 0.15, 0.19, 0.81 and 0.37.

(c) $x^2 = 4.18, 4.33, 8.05, 7.43, 1.54$ and 5.33 for each product included above respectively.

his or her mother's purchasing decision than did the oldest child of married mother, 82 to 58 respectively, and for four out of the six products examined in this study). Additionally, divorced mothers yielded more often to the oldest child than did married mothers, 57 to 39 respectively. However, although there is no statistically significant differences between the two groups of children, the results did indicate a trend in the anticipated direction of the conceptualized relationship. Furthermore, for the other two age categories of children (3-6 years and 7-10 years), the youngest child of married women appeared to exert more influence than the youngest child of divorced mothers. Also, the married mothers yielded more often to their youngest children's request than did divorced mothers as Table V-12 indicates.

Discussion and Interpretation of Findings

The general thesis of this study is that divorce, as a destabilizing stimulus does affects the behavioral patterns of the divorcee in the marketplace, as compared to married women. The expected differences are assumed to occur as a result of the higher levels of stress, anxiety, confusion, and financial uncertainty (after divorce) that most divorcees experience to varying degrees. First of all, the results of the statistical analysis disclose that the two groups of divorced (i.e., divorce initiating vs. non-initiating divorced) women do not differ regarding the

TABLE V-12
 Frequency of Children Attempts
 To Influence their Mother's Purchasing
 Decision by Age^{a,b}

Products	Married Mothers			Divorced Mothers		
	<u>Age</u>					
	3-6	7-10	11-16	3-6	7-10	11-16
Cereal	17	33	26	5	17	31
Toothpaste	5	8	6	None	3	6
Ice cream	3	8	10	1	1	15
Potato Chips	5	8	6	2	3	19
Hot Dogs	1	3	2	None	2	5
Candy	6	12	8	5	4	6
Total	37	72	58	13	30	82

- a) Significance: 0.29, 0.43, 0.36, 0.61, 0.72 and 0.36 for each product include in the above respectively
- b) $\chi^2 = 6.10, 3.77, 5.40, 3.53, 1.32$ and 5.47 for each product included in the above respectively.

demographic information and dependent variables examined in this study (see Appendix IIa, b, and C, pp. 108 - 113).

In Hypotheses H_1 through H_4 , the results of the analysis of Covariance provide evidence that the two groups (divorced vs. married) women do differ from each other along the dimensions of innovativeness, perceived age, and impulsivity. Also, it was found that there is no significant difference between them regarding their perception of risk for most products examined in this study. With regard to innovativeness of the two groups of women the results of the covariance analysis (with income as a covariate), the results indicate that divorced women appear to be less innovative than married women as Tables V-1 and V-2 indicates.

With regard to risk perception, results in Tables V-3 and V-4 indicate, partially that divorce women are lower risk perceivers vs. married women. For example, analysis of covariance (with income as a covariate) was performed for each product included separately, the results indicate that married women perceive more risk (less-risk takers) with regard to three products examined in this study (i.e., tampons, vitamin and birth control) compared to divorced women as Tables V-3 and V-4 indicate. Furthermore, data appearing in Tables V-3 and V-4 indicate that there is no significant differences between the two groups of women with regard to risk perception for the other four products

examined (i.e., skin cream, pain reliever, deodorant and appetite suppressant). When analysis of covariance (with actual age as a covariate) was performed, there was a statistically significant difference between the two groups of women, but in the opposite direction of the conceptualized relationship of H_3 and where divorced women appear to feel younger than they actually are as compared to married women as Tables V-5 and V-6 indicate.

Similarly, Analysis of Covariance (with income as a Covariate) was performed for the two groups of women regarding impulsivity have revealed a statistically significant difference between them and the right direct direction of the conceptualized relationship of H_4 as Tables V-7 and V-8 indicate.

With respect to the children's influence on a mother's consumption behavior, the results presented in Tables V-9, V-10, and V-11 have indicated statistically insignificant differences between the two groups of women (i.e., divorced vs. married women), despite the fact that for two (H_6 and H_7) out of three hypotheses, the results did form a trend in the same direction as anticipated for the previous conceptualized relationships. Hypothesis H_5 dealt with the frequency of attempts or requests to influence the purchasing decisions of the mother, by the children of both groups. The results indicated that in four out of the six products examined, the children of married vs. divorced mothers more frequently attempted to influence purchase

decisions in the market-place (165 vs. 125 respectfully). The results presented in Table V-9 were in the opposite direction of the conceptualized relationship and were statistically insignificant. It appears that the high level of stability for children of married mothers would explain the frequency of their discussions with the mothers at home and in the marketplace situation (Atkin, 1978 and Ward et al., 1986). Furthermore, it is understandable that children of married women may have more opportunities to express their feelings about things or products than do children of divorced mothers. On the other hand, owing to the straitened economic conditions, the divorced mother is not psychologically prepared, nor does she have enough time to accept long discussions about things or products (Levinger, 1976, Paule, 1983 and Keith, 1985).

In relation to Hypothesis H_6 , data presented in Table V-10 indicate that divorced mothers tend to be more yielding than married mothers, for four out of six products examined in this study. Interestingly, the finding for Hypothesis H_{10} was in the same direction as the previous conceptualized relationship, but there were no statistically significant differences between the two groups of women, probably due to an insufficient number of observations.

Finally, the findings of Hypothesis H_7 are in the same direction of the previous conceptualized relationship, but there were no significant differences between the oldest

children of the two groups of women, as the data in Table V-11 indicate. This Table shows that the oldest child of divorced (vs. married) mothers has more influence for four out of six products, as compared to all products together (e.g., 82 to 58 attempts), as the data in Table V-11 indicate. Furthermore, it has been found that the youngest child of married women appear to have more influence in his or her mothers purchasing decision, as compared to those of divorced mothers, as the data in Table V-12 indicates. However, when these children become older (11-16 years old), the relationship is reversed, exactly as stated in Hypothesis H₇ and as the data in Table V-11 indicates in this regard.

To summarize, the findings were as follows:

1. Hypothesis H₁, on the impact of divorce on women's innovativeness, was supported.
2. Hypothesis H₂, on the impact of divorce on women's perception of risk, was not supported.
3. Hypothesis H₃, on the impact of divorce on women's perception of age, was not supported.
4. Hypothesis H₄, on the impact of divorce on women's impulsivity, was supported.
5. Hypothesis H₅: which addresses the amount of influence, children of both groups of women (divorced and married) may have over their mother's purchasing decisions. This hypothesis was not supported.
6. Hypothesis H₆: which addresses a mother's yielding to the child's requests, was not fully supported, although a suggested trend supported the hypothesized relationship because there were no statistically significant differences between both groups of women.

7. Hypothesis H₇: which addresses the influence of the oldest child in both groups and the mother's yielding also was borne out, although a suggested trend supported partially the hypothesized relationship as indicated in Table V-11. This may have been the result of insignificant statistical differences between the two groups of women.

Also, this chapter discusses a possible explanation for the rejection of Hypotheses H₂, H₃, and H₅ and the partial support for H₆ and H₇.

First, in regard to the rejection of hypothesis H₂ in relation to risk perception of the two groups of women may be due to the fact that the perceived risk variable was measured on specific product categories (e.g., vitamin, birth control and etc.) whereas innovativeness, perceived age and impulsivity were measured using non-product specific measurements. This might explain the apparent contradiction in our findings.

Another possible explanation is that the respondent's level of involvement with some products examined in this study (e.g. pain reliever, appetite suppressant, etc.) may be low and may do not reflect women's perception of risk in general using different product categories in this regard. A consumer's involvement concerned with a particular purchase decision (Schiffman, Kanuk, 1983). More interestingly, it seems that despite the higher inherited tendency to innovate among married vs. divorced women as the data in Table V-1 and V-2 indicate, married women have

been shown to be low risk-takers for three products included in this study as Tables V-3 and V-4 indicate.

Second, in relation to perceived age of two groups of women - divorced vs. married women (H_3) - it seems that the divorced women perceive themselves as innocent victims, comparable to the vulnerability and irresponsibility of a child. Everything is decided for them (Stein and Elder, 1973). The married women, on the other hand, perceive themselves as more sophisticated as more responsible and as having more control in decision-making, which implies a higher perceived cognitive age (Leight & Martin, 1984). Furthermore, it might be argued that the length of divorce experience for the Majority of divorced women (Appendix II A, pp. 111) indicates that the majority of divorced women have been divorced for more than 2 years) may act as a suppressor variable which can reduce the intensity of these feelings of lost identity, exaggeration of events and numbness of life realities (Kohne, 1981, Pais & White, 1979) and this could lead them to look and feel as if they are younger than their actual ages as Tables V-5 and V-6 indicate.

Additionally, it would be much better if researchers were to measure women's satisfaction with their current marital status. For instance, some married women may not be as happy as they are though supposed to be. Furthermore, the variable of number of children, and socioeconomic status may also affect differently both groups of women in terms of

their perception of age as Table IV-I indicates.

Finally, in regard to the rejection of the Hypotheses H_5 , and the partial support for H_6 and H_7 , it could be argued that there are many important variables or factors which masked the hypothesized relationship.

First, the rate of responses regarding all of these questions related to children's influence was very low. Therefore, it was impossible from the researcher's point of view to get any statistically significant differences between the two groups of women even though the insufficient amount of data available indicate that, for two out of three Hypothesis (H_6 and H_7), the results were in the same direction as the conceptualized relationship. The problem simply is a lack of observations about each product and for all the products together.

Second, it could be argued that some of the products - related to children's consumption - examined in this study were bought out of habit or as impulse items (i.e., "summer" items, such as ice cream and hot dogs).

Third, it might be argued that a longitudinal study would be much better suited to test this type of relationship regarding mother-child interaction in the market-place. Longitudinal research may enable investigators of consumer behavior to identify and analyze the behavioral implications, if there are any repeated or

habitual purchases over time in the mother-child relationships for the two groups of women.

Summary

This chapter focuses on the analysis and interpretation of the data with respect to each of the eleven hypothesis presented in Chapter V. The hypotheses are classified into two categories. The first category includes those hypotheses dealing with the relationship between marital status (married vs. divorced women) and women's innovativeness, perceived risk, perceived age, and impulsivity (Hypotheses H_1 to H_4). The second category of hypotheses includes those hypotheses having to do with children's influence on women's consumption behavior (Hypotheses H_5 , H_6 and H_7).

Some hypotheses were fully supported (i.e., Hypotheses H_1 and H_4). Some other hypotheses were not supported (H_2 , H_3 and H_5). Moreover hypotheses H_6 and H_7 were not fully supported, though there was suggestion of a trend with the conceptualized relationship.

In conclusion, the results of the data analysis detailed in this chapter indicate that the relationship between divorce and women's consumption behavior is, by and large, theoretically sound and has a sound empirical basis.

CHAPTER VI

Summary, Conclusions and Direction
For Future Research

In this chapter, an overview is first presented for the theoretical background of the study, hypotheses, research design and the results of the inquiry. The contribution of the study, its implications, and conclusions are discussed in this section. Finally, directions for future research will be presented.

SummaryTheoretical Background

The objective of the research described in the preceding chapter was an exploration of the impact of divorce on women's consumption behavior. More specifically, there was an interest in the ways in which divorced vs. married women differ with regard to selected aspects of women's behavioral patterns.

Divorce

Within the fields of sociology and psychology, there has been an increasing awareness that divorce results in different behavioral and psychological patterns for those who are involved in divorce situations (e.g., McPhee, 1984; Keith, 1985; and Kitson, et al., 1985).

It is important to consider the interrelationship of the behavioral and psychological aspects of divorce on consumption activities. From the behavioral perspective, a number of studies, such as that of Leigh and Martin (1984), indicated that divorce frequently alters the women's position in the family, involving a transition from shared responsibility (a limited decision-making responsibility) to a position of autonomy as the head of a new household setting. This transition often requires major behavioral and psychological adjustments. Leigh and Martin found that divorce represented a destabilizing situation, brought about by changes in roles and settings. Moreover, the adaptive behavior associated with divorce appears extremely complex, involving changes not only in psychological factors but in consumption choices and purchases as well (McPhee, 1984).

Thus, the importance of divorce in modeling women's consumption behavioral variables appears extremely relevant. Such behavioral variables include: innovativeness, perceived risk, perceived age, impulse behavior and children's influence.

Innovativeness

Innovativeness has been the subject of extensive research in several areas of behavioral science and consumer behavior (e.g., Rogers, 1983; Hirschman, 1980, 1983; Midgley & Dowling, 1978; and Schiffman, 1971, 1972, 1973, and 1974). This is because "the consumer tendency to adopt novel

products whether they are ideas, goods and services can play an important role in theories of brand loyalty, consumer decision - making, preferences and communication as well." If there were no such characteristic as innovativeness, consumer behavior would consist of a series of routinized buying responses to a static set of products. It is the inherent willingness of a consuming population to innovate that gives the marketplace its dynamic nature. At the individual level, every consumer is, to some extent, an innovator; all of us over the course of our lives adopt some objects or ideas that are new in our perception (Hirschman, 1980).

It might be concluded from the previous discussion that divorce (as a destabilizing situation) would appear to have a certain impact on stimulating positively or negatively the degree to which an individual is receptive to new ideas and makes innovative decisions.

Perceived Risk

The marital status of women is an important dimension in the description and prediction of their perceived risk.

The high level of anxiety, stress, cautiousness and severe economic conditions (Kitson et al., 1985; Keith, 1985; Buehler et al., 1986) evolving from divorce may influence positively or negatively the degree of risk which divorced women want to take in conjunction with economic or

consumption behavior.

Divorced women (in general) would be expected to have a tendency to take risks in buying products or services. Thus, as a consequence of divorce, it will be assumed that each group of women will evidence a different degree of risk taking. For example, divorced women might be viewed as low risk takers. Thusly, they might widen their product choices from many alternatives. Presumably, they can neither afford to waste some of their limited resources (Levinger, 1976; Paule, 1983) nor to increase the high level of anxiety, stress, and loss of self-identity which they already have (McPhee, 1984; Kitson et al., 1985; and Keith, 1985). On the other hand, married women may be expected to be high risk-takers, compared to divorced women, with regard to innovative brands or product categories which carry future benefit(s).

Perceived Age

An examination of the meaning and nature of the psychological aspects of divorce and perceived age reveals that they might be, closely related. Perceived age constitutes a self-report of an individual measured in terms of years. Divorce brings with it a high level of anxiety, stress, depression, and the gradual decline of reproductive and physical capacities, which exert a great influence upon the manner in which divorced women view themselves (Weiss, 1975). Depending on the circumstances, a divorced woman's

self-perceived age may vary significantly from her chronological age, owing to the effects of anxiety, depression, and helplessness (Steiner, 1976; Silverman, 1968; Weissman & Pakel, 1974).

Thus, there is reason to believe that divorced women would be expected to feel or look older than their chronological age, because of the psychological and physiological stress of divorce.

Impulsivity

Impulsivity, regarded as one of the major factors in a dimensional system of personality, may also be affected by divorce.

To the degree that divorce builds apprehensiveness in women (Kitson et al., 1985; Keith, 1985), it would be expected that divorced women will become more cautious in making their selection of products, brands, and shopping situations. Longer periods of deliberation before purchases are made could also be the result of the more precarious financial situation arising in the aftermath of divorce (Levinger, 1976; Keith, 1985). The traumatic experience of divorce may lead to various coping or defense mechanisms, including a longer deliberation and the avoidance of acting on impulse in future choice situations, such as shopping. Therefore, it would be expected that divorced women will be less impulsive than married women in their shopping behavior.

Children's Influence

An examination of the psychological and behavioral consequences of divorce indicate that mother-child relationships will be different for each group of women (divorced or married). It has been shown that divorced mothers expect greater maturity from their children. This suggests a difference in consumption behavior in single-parent families having older children (Kohne, 1981).

In divorce situations, older children may shop for themselves and make routine purchases for their mothers (Paule, 1983). Divorced mothers who are employed have less time for household responsibilities, and hence older children or teen-agers may assume more of the household tasks and responsibilities (Hetherington, 1978, 1983). Thus, it appears reasonable to assume that a child whose parents have been divorced will attempt to influence his/her mother's purchasing decisions more than a child of a married woman. This stems from the fact that the children of divorced mothers are subjected to a greater multiplicity and diversity of options, ideas, and influences, as compared to a child growing up within a more stable familial setting (Bane, 1976).

With regard to parental yielding to such influence exerted by children, it appears that divorced vs. married mothers, may attempt to yield more often to the child deprived of one of his/her parents by providing the child

with an abundance of material things. Finally, children of divorced women vs. married women, may become more skillful in their attempts to influence their mother's purchasing decisions and can become more adept at asking for things they want, e.g., clearly defining the products they desire (Ward & Weckman, 1972; Ward et al., 1985). These skills develop among the oldest child of divorced mothers more rapidly than they do among those of married mothers.

It might be concluded from the above discussion that divorce adversely influences the mother-child relationship and consequently alters the extent of the child's influence over the mother and the mother's yielding regarding the child's choice of product or brand preference.

Hypotheses

The following hypotheses were tested:

1. Divorced women will be less innovative than married women.
2. Divorced women will perceive high risk than married women.
3. Divorced women will perceive themselves as older than they actually are as compared to married women.
4. Divorced women will be less impulsive in their shopping behavior, as compared to married women .
5. Children of divorced mothers will attempt more frequently to influence their mother's decisions than would those of married mothers.

6. Divorced mothers will yield more often to their children's attempts to influence their consumption behavior than will married mothers.
7. The oldest child (11-16 years old) of divorced mothers will have more influence over their mother's purchase decisions than the oldest child of married mothers.

The Sample

Home Testing Institute's nationally representative, cross-selection panel of 80,000 households is balanced to the latest available U.S.A. census data. This national representative subsample has been selected on the basis of specific demographic criteria.

A total of 347 (159 divorced and 188 married women) usable questionnaires were entered into the analysis, representing 69% of the total number of subjects contacted.

Measurement

The variables included in this study were measured as follows:

Innate Innovativeness was measured through the open processing scale developed by Leavitt and Walton (1974).

Overall Risk was measured using Jacoby and Kaplan's (1972) scale. The predictive and construct validity of this scale has been established by these researchers.

Perceived Age was measured using Barak and Schiffman's (1982) scale. The self perceived age scale, labeled as a measure of "cognitive age," was defined in terms of four questions that were designed to correspond to the four dimensions of perceived age suggested by Katenbaum et al. (1972).

Impulsivity was measured by the instrument developed by Eysenck and Eysenck (1969). The predictive and construct validity of this scale has been established through many empirical studies by the scale's creators (1969, 1975, 1976 and 1977).

Children's Influence was measured employing the scale developed by Ward and Wackman (1972), with some major modifications in item content and wording.

Data Analysis

Analysis of covariance used to test Hypothesis H_1 through H_4 . Chi square test was used to test if there is any significant difference between divorce initiating vs. non-initiating divorced women. The influence of children was also tested using chi-square (x^2).

Study Findings

Table VI-13 displays the study findings. In general, several differences between divorced (both initiating and non-initiating) and married women are statistically

significant. It has also been found that there were no significant statistical differences between non-initiating divorced and divorce-initiating women in all variables examined in this study (Appendix II A,B, and C, pp. 111-116). Divorce women, were rated lower in innovativeness and partially perceived less risk (high-risk takers) for three products examined in this this study, they also perceived themselves as younger than they actually are; and were less impulsive as vs. married women.

Furthermore, no statistically significant differences were noted between the two groups of women (divorced vs. married) regarding (1) the amount of influence children usually exert over their mother's purchasing decisions, and (2) the frequency of the mother's yielding to her children request in general. A suggestive trend was found for the oldest child of divorced mothers, such a child may have more influence over the mother's purchasing decisions, as compared to the oldest child of married women. A second trend was noted as follows: The youngest child of married women exerts more influence over the mother's purchasing decisions than the youngest child of a divorced mother (as Table V - 12 indicated).

Table VI-13
Summary of Study Findings

<u>Hypothesis</u>	<u>Finding</u>
H ₁	Confirmed
H ₂	Not Confirmed
H ₃	Not Confirmed
H ₄	Confirmed
H ₅	Not Confirmed
H ₆	In the right direction of the conceptualized relationship
H ₇	In the right direction of the conceptualized relationship

Contribution, Implications and Conclusions

The present study has a number of ramifications for consumer behavior specifically and for marketing strategy in general.

First of all, this study provides empirical support of the proposition that divorced and married women differ with regard to these selected aspects of consumption behavior. Whereas this proposition has been conceptually advanced by psychological researchers prior to this study's execution, this is the first investigation to empirically test the proposition in the consumer behavior area.

Second, the study substantiated the role of divorce as an important demographic variable from the standpoint of segmentation. For example, the findings provide empirical evidence that divorced and married women should be regarded as two distinct sub-markets. The degrees of innovativeness, perception of risk varying, perception of age, impulsivity and children's influence, which differed between the two groups of women, have important implications for consumer behavior and psychology researchers.

Third, this is the first study to identify and analyze the behavioral differences between divorced and married women in the marketplace through an investigation of their consumption patterns, based on a national representative sample (consumer panel) of divorced versus married women.

Fourth, the most important findings of this study are concerned with investigating the interface of divorce with certain personality characteristics, in order to arrive at a framework for the analysis of the psychological and behavioral-consequences of divorce and its relationships to consumer behavior variables (e.g., innovativeness, overall perceived risk, perceived age, and impulsivity).

Fifth, this study does suggest the desirability of future research into the relationship between the length of divorce experience and the divorcee's degree of adjustment to her single status and the manner in which a new lifestyle influences consumption behavior.

Implications

This dissertation has theoretical and strategic implications for consumer researchers and marketing practitioners.

Theoretical Implications

In this study, it has been indicated that there is an interrelationship between the anxiety-related perceptual and psychological dimensions of divorce and its impact on consumption behavior.

This dissertation takes a view that the marital status of women affects their consumption behavior. This was confirmed in this study between divorced and married women.

Finally, these results have two theoretical implications: First, the marital status of women might be an one of the most important factor in influencing their consumption behavior. Second, the nature of the relationship between marital status of women and consumption behavior for divorced woman appears not to vary, depending upon whether or not they initiated the divorce action.

Strategic Implications

The results of this study show that the marital status of women, i.e., divorced vs. married, provides a natural basis for segmenting markets for new products. These results might be used to provide a basis for audience segmentation strategies by diffusion agencies (Rogers, 1983).

Rogers (1981) defined audience segmentation as a diffusion strategy in which different communication channels or messages are used with a given audience segment. This strategy has the advantage of breaking down a heterogeneous audience into a number of sub-audience.

For manufacturers, this means that in developing a new product, the marital status of women in the target market should be determined in advance in order that the product characteristics will be consonant with the qualities, needs, abilities, psychological state, or features of that group of women. On the other hand, for diffusion agencies,

communication methods should emphasize the new product characteristics which would appropriately reflect the needs, features, and psychological states of each group of women as a target group. In this context, the characteristics of relative advantage and compatibility are of concern. That is, these two characteristics should be adapted and emphasized in approaching each group of women in the marketplace. For instance, if the new product is intended to be targeted to women, the immediate benefits of the new product for women should be emphasized.

The new product should be compared with the competitive products (i.e., using comparative advertising) and its long life and current and future benefits should be crystallized so that potential targets within each sub-group of women would perceive it as preferable to existing substitutes. Also, the long life and potential benefits of the new product should be demonstrated clearly such that each potential group of women (e.g., divorced women) will perceive the new product as meeting the present needs and as giving them the feeling of joy and happiness. Thus, the new product characteristics should be harmonious with, or congruent to, the psychological state, and the financial ability for a certain group of women should be the cornerstone when designing the marketing mix, in general, and the promotional campaign, in particular.

Furthermore, marketing researchers should understand the degree of perceived risk that each group of women is willing to tolerate. For instance, marketers should design a marketing strategy that reduces the overall risk perception for both groups of divorced women specifically. This might be accomplished through the emphasis of the safety and durability of their products in helping to overcome the higher levels of anxiety, uncertainty, and confusion that most divorcees experience.

For impulsivity, the results of this study show that the marital status of women, i.e., divorced vs. married women, provides a starting point for marketing people to identify what direct marketing strategies or programs they have to apply in order to stimulate impulse buying.

Furthermore, the results of this study demonstrate the influence of divorce upon women's perception of age. For instance, divorced women view themselves as younger than they actually are and, therefore, they should be considered as belonging to a different target market than would be indicated by their chronological age. That is, if these perceive themselves to be younger than their chronological age, they might actually belong to a younger target market.

The present findings indicate the impact of divorce upon parent-child interaction regarding consumption: Propositions contrasting mother-child relationships for divorced vs. married women suggest that divorced mothers are

more indulgent of their children's desires for products in a marketplace situation. For most of the available data for these groups, this study suggests that there is a trend supporting this premise, and that one form of indulgence is the mother's agreement to buy the things her children ask for.

Limitations

There are certain aspects of the present study which limit the nature and extent of what can be derived or generalized from these data. First, there is a limitation on the generalizability of the findings. The data received concerning children's influence over their mother's purchasing decisions cannot be generalized, but they offer still a tentative conclusion.

Second, a number of important categories or aspects of women's experience were not included in the research: i.e., divorced vs. married - both without children; separated but not divorced; women social networks prior to and following divorce, women's self-esteem, before and after divorce; black women or other racial groups; divorced men vs. married women; etc.

Direction for Future Research

There is insufficient data available about divorcees psychological and behavioral states or patterns for firms or companies to develop profitable marketing strategies.

Research is promising in this area as many conceptual relationships about divorce await empirical study and testing.

This study measures the magnitude, direction and differences between three groups of women: regarding some of their consumption behavior (i.e., innovativeness, perceived risk, perceived age, impulsivity and the children's influence). One direction for future research is to examine women's actualized innovativeness with respect to each group of women (with or without children). This study focuses only upon the factor of innate innovativeness and not actual innovativeness. Based on the evidence obtained from this study, it is possible that the level of actualized innovativeness between married, divorced, separated or single women may vary. This study focuses only on overall risk. It remains for future researchers to examine the individual components of perceived risk (e.g., financial; performance, social, psychological, physical, time) with respect to each group of women, including widowed, single, divorced, and married women.

Furthermore, based on the evidence obtained from this study, it is possible that, when there are no children involved, divorced vs. married women may vary in terms of their perception of risk, impulsivity, variety seeking, perceived age, social networks, media habits, and so forth.

A possible extension of this study may be to examine

the impact of divorce upon men's consumption behavior. This would facilitate the determination of the behavioral patterns of a nationally representative sample of divorced compared to married men (either with or without children).

Another direction for future research is to compare the impact of divorce on the consumption behavior of two groups of women or men from two different cultures (e.g., Americans vs. Japanese women; or American vs. Greek women, etc.). Furthermore, since divorce orientation is one of the basic elements provided by culture (Goode, 1956), a cross-cultural replication of this study might uncover some insights for multinational corporations attempting to market product or services overseas. This is possible by considering a sample that would comprise different nationalities, e.g., Hispanic, Greek, Chinese, and so forth, and examining the impact of divorce on their consumption behavior.

APPENDIX 1
COVER LETTER AND QUESTIONNAIRE

VZ001-1
1286



Home Testing Institute
P.O. Box 9200
Port Washington, NY 11050-0401

7909863 12 VZ001-1

Dear Panel Member:

The female head of your household has been selected to participate in a study about women's attitudes and shopping habits. Would you please give this letter and questionnaire to the female head of your household? Thank you.

TO THE FEMALE HEAD OF HOUSEHOLD

Would you please help us out on a survey about women's attitudes and shopping habits.

The questions on the next several pages are easy to complete, most requiring a simple "X" mark in the appropriate box.

Please complete this questionnaire and return it within the next day or two in the postage-paid envelope that I have enclosed.

Thank you for your continued help.

Cordially,

A handwritten signature in cursive script that reads "Janet".

Janet Hall, Director

TO BE ANSWERED BY THE FEMALE HEAD OF HOUSEHOLD

1-6
7-6

Part I

1. Some people seem to feel older or younger than their actual age. This question has been developed to find out about your unofficial age. For each statement, please "X" the one age group you feel you really belong to.

	20's	30's	40's	50's	60 +	
	1	2	3	4	5	
I feel as though I am in my	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9
I look as though I am in my	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10
I do most things as though I were in my	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11
My interests are mostly those of persons in their	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12

2. The following are a variety of statements reflecting attitudes, opinions and feelings, that many women have made about themselves. We'd like to know how true these statements are for you, personally. For each statement, place an "X" in the appropriate box. There are no right or wrong answers to any of these statements. We are interested in your honest opinion of yourself.

	Very True of Me	Quite True of Me	Somewhat True of Me	Not Very True of Me	Not at all True of Me	
	1	2	3	4	5	
I often buy things on impulse	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13
I usually consider all of the possibilities before making a decision.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	14
I often do things on the spur of the moment.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15
I take things too seriously	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	16
I have a great deal of drive and ambition.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	17
I very rarely get embarrassed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	18
I seem to worry more than other people do.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	19
I get impatient with people who are late and keep me waiting.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20
I dislike standing in long lines.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	21
I generally proceed with caution.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	22
I consider myself an independent person.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	23
I'm very satisfied with my life just the way it is.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	24
I don't like to follow the crowd.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25
I like to try new products as soon as they become available.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	26

3. Listed below are statements about people's opinions. Please read each one carefully and decide how well each statement describes you. For each statement, place an "X" in the appropriate box.

	Describes Me Extremely Well	Describes Me Very Well	Describes Me Fairly Well	Describes Me Not Very Well	Describes Me Not Well At All	
I like to take a chance.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	27
I don't like to talk to strangers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	28
I feel that the unusual gift is often a waste of money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	29
I enjoy looking at new styles as soon as they come out.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30
I feel that buying a new product that has not yet been proven is usually a waste of time and money.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	31
I feel that often, the most interesting and stimulating people are those who don't mind being original and different.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	32
I would like a job that required frequent changes from one kind of task to another	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	33
I feel that if people would quit wasting their time experimenting, we would get more accomplished.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	34
If I got an idea, I would give a lot of weight to what others think of it.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	35
I like to try new and different things.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	36
In hunting for the best way to do something, I feel that it is usually a good idea to try the obvious first.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	37
I like to wait until something has been proven before I try it.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	38
When it comes to taking chances, I would rather be safe than sorry.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	39
I like people who are a little shocking.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	40
When I see a new brand on the shelf, I often buy it just to see what it is like.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	41
I feel that too much money is wasted on new styles.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	42
I often try new brands before my friends and neighbors do.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	43
I enjoy being with people who think like I do	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	44
At work, I think everyone should work on only one thing, thereby becoming more of an expert.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	45
I like to experiment with new ways of doing things.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	46
I feel that in the long run, the usual ways of doing things are best.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	47
I feel that some modern art is stimulating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	48
I like to fool around with new ideas, even if they turn out later to be a total waste of time.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	49
I feel that today is a good day to start a new project.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	50
I like to experiment.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	51
I like to try new products to see what they are like.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	52
I feel that the changing styles, especially in clothes, are a waste of money.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	53
I like a great deal of variety in my work.....	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	54
I don't take chances if I don't have to.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	55
Sometimes original and different people make me uneasy.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	56
Unless there is good reason for changing, I think we should continue doing things the way they are being done now.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	57
I start up conversations with strangers.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	58
I feel that the tried and true ways of doing things are best at work and in my life.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	59
I like to spend money on unusual gifts and toys.....	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	60
I feel that new products are usually gimmicks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	61
I generally like to try new ideas at work and in my life.....	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	62

(Q 3 Continued)

	Describes Me Extremely Well	Describes Me Very Well	Describes Me Fairly Well	Describes Me Not Very Well	Describes Me Not Well At All	
I like to see what my friends and neighbors think of a product before I try it.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	63
I like new styles in clothes especially those that are really different.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	64
I dread having to start another new project	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	65
I take chances more than others do.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	66
I can enjoy being with people whose values are very different from mine.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	67
I feel that people who are shocking are usually trying to impress someone.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	68
In hunting for the best way of doing something, I feel it is usually a good idea to look at the situation from a completely different angle -- one that wouldn't occur to someone.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	69
I would like a job that doesn't require me to keep learning new tasks.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	70
I like to look at strange pictures.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	71
When I see a new brand on the shelf, I usually pass right by it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	72
I would not risk my position at work by putting into effect some new idea that might not work.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	73
I'm the kind of person who is always looking for an exciting, stimulating, active life.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	74

80-2

4. All purchase decisions involve a certain amount of "risk". On the whole, considering all factors together, how risky would you say it is to buy a brand you are totally unfamiliar with, for each of the following items? Please "X" the one box that, in your opinion, reflects the degree of overall risk for each item. "X" the "1" box if you think the item is "Not Risky At All", the "9" box if you think the item is "Extremely Risky". You may use any number in between if you wish.

Brand	Not Risky				Extremely Risky					
	At All	1	2	3	4	5	6	7		8
Skin Cream.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	7
Tampons.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8
Pain Reliever.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9
Deodorant.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10
Appetite Suppressant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	11
Birth Control Sponge	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	12
Vitamins.	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13

Part II

5. Purchase decisions for products like cereal, ice cream or potato chips may involve a certain level of discussion between you and your child. For this next series of questions, please think about your last major shopping trip to your local store or supermarket in which you were accompanied by your child. (If you have more than one child, think about your last trip with your oldest child who is under the age of 16)

What is the age and sex of the child who accompanied you on this shopping trip?

Age: 8 (Write in exact number of years) 14-15

Sex: Male Female

Do not have any children. (Skip to Question 12)

My children never accompanied me on a shopping trip. (Skip to Question 12)

- 6a. On that shopping trip, did you make a purchase of boxed ready-to-eat cereal?

Yes (Continue) No (Skip to Question 7a)

- 6b. Which brand(s) did you purchase? ("X" as many as apply)

Captain Crunch.	<input checked="" type="checkbox"/>	Post Raisin Bran.	<input type="checkbox"/>
Cheerios.	<input type="checkbox"/>	Kellogg's Rice Krispies. ...	<input type="checkbox"/>
Kellogg's Cornflakes.	<input type="checkbox"/>	Nabisco Shredded Wheat.	<input type="checkbox"/>
Kellogg's Frosted Flakes.	<input type="checkbox"/>	Kellogg's Special-K.	<input type="checkbox"/>
Life.	<input type="checkbox"/>	Wheaties.	<input checked="" type="checkbox"/>
Lucky Charms.	<input checked="" type="checkbox"/>	Some other brand.	<input type="checkbox"/>

6c. Did any discussion take place between you and your child while selecting which brand of cereal to buy?

- 19
Yes 1 (Continue)
No 2 (Skip to Question 7a)
Don't remember 3 (Skip to Question 7a)

6d. Who initiated the discussion at the time of the cereal purchase? ("X" only one)

- 20
You, the parent... 1 (Skip to Question 7a)
Your child 2 (Continue)
Don't remember 3 (Skip to Question 7a)

6e. Would you characterize this discussion on the part of the child more as a... ("X" only one)

- 21
Request 1 Demand 2

6f. What action did you eventually take? ("X" only one)

- 22
Agreed to buy brand child wanted 1
Refused to buy brand child wanted 2
Suggested another brand..... 3

7a. Still thinking about that same shopping trip, was toothpaste one of the items you bought?

- 23
Yes 1 (Continue) No 2 (Skip to Question 8a)

7b. Which brand(s) did you purchase? ("X" as many as apply)

- 24
Aim..... 1 Gleem 6
Aqua Fresh..... 2 Pepsident 7
Close Up..... 3 Ultra Brite..... 8
Colgate 4 Some other brand 9
Crest..... 5

7c. Did any discussion take place between you and your child while selecting which brand of toothpaste to buy?

- 25
Yes 1 (Continue)
No 2 (Skip to Question 8a)
Don't remember 3 (Skip to Question 8a)

7d. Who initiated the discussion at the time of the toothpaste purchase? ("X" only one)

- 26
You, the parent... 1 (Skip to Question 8a)
Your child 2 (Continue)
Don't remember 3 (Skip to Question 8a)

7e. Would you characterize this discussion on the part of the child more as a... ("X" only one)

- 27
Request 1 Demand 2

7f. What action did you eventually take ("X" only one)

- 28
Agreed to buy brand child wanted 1
Refused to buy brand child wanted 2
Suggested another brand..... 3

8a. Still thinking about that same shopping trip, was ice cream one of the items you bought?

- 29
Yes 1 (Continue) No 2 (Skip to Question 9a)

8b. Which brand(s) did you purchase? ("X" as many as apply)

- 30
Ben & Jerry's..... 1 H.P. Hood 7
Breyers 2 Louis Sherry 8
Carvel 3 Sealtest 9
Dolly Madison ... 4 Tuscan 0
Frusen Gladje.... 5 Weight Watchers x
Haugen-dazs..... 6 Some other brand y

8c. Did any discussion take place between you and your child while selecting which brand of ice cream to buy?

- 31
Yes 1 (Continue)
No 2 (Skip to Question 9a)
Don't remember 3 (Skip to Question 9a)

5d. Who initiated the discussion at the time of the ice cream purchase? ("X" only one)

- 32
 You, the parent... 1 (Skip to Question 9a)
 Your child... 2 (Continue)
 Don't remember 3 (Skip to Question 9a)

5e. Would you characterize this discussion on the part of the child more as a... ("X" only one)

- 33
 Request 1 Demand 2

5f. What action did you eventually take? ("X" only one)

- 34
 Agreed to buy brand child wanted 1
 Refused to buy brand child wanted 2
 Suggested another brand... 3

9a. Still thinking about that same shopping trip, were potato chips one of the items you bought?

- 35
 Yes 1 (Continue) No 2 (Skip to Question 10a)

9b. Which brand(s) did you purchase? ("X" as many as apply)

- 36
 Bachman... 1 Munchos... 6
 Charles Chips... 2 Pringles... 7
 Delta Gold... 3 Ruffles... 8
 Eagle Snacks... 4 Wise... 9
 Lay's... 5 Some other brand 0

9c. Did any discussion take place between you and your child while selecting which brand of potato chips to buy?

- 37
 Yes... 1 (Continue)
 No... 2 (Skip to Question 10a)
 Don't remember 3 (Skip to Question 10a)

9d. Who initiated the discussion at the time of the potato chips purchase? ("X" only one)

- 38
 You, the parent... 1 (Skip to Question 10a)
 Your child... 2 (Continue)
 Don't remember 3 (Skip to Question 10a)

9e. Would you characterize this discussion on the part of the child more as a... ("X" only one)

- 39
 Request 1 Demand 2

9f. What action did you eventually take? ("X" only one)

- 40
 Agreed to buy brand child wanted 1
 Refused to buy brand child wanted 2
 Suggested another brand... 3

10a. Still thinking about that same shopping trip, were hot dogs one of the items you bought?

- 41
 Yes 1 (Continue) No 2 (Skip to Question 11a)

10b. Which brand(s) did you purchase? ("X" as many as apply)

- 42
 Armour... 1 Louis Rich... 7
 Ball Park... 2 Nathan's... 8
 Eckrich... 3 Oscar Mayer... 9
 Hebrew National 4 Sabrett... 0
 Hygrade's... 5 Some other brand x
 Kahn's... 6

10c. Did any discussion take place between you and your child while selecting which brand of hot dogs to buy?

- 43
 Yes... 1 (Continue)
 No... 2 (Skip to Question 11a)
 Don't remember 3 (Skip to Question 11a)

10d. Who initiated the discussion at the time of the hot dogs purchase? ("X" only one)

- 44
- You, the parent... 1 (Skip to Question 11a)
 Your child... 2 (Continue)
 Don't remember 3 (Skip to Question 11a)

10e. Would you characterize this discussion on the part of the child more as a... ("X" only one)

- 45
- Request 1 Demand 2

10f. What action did you eventually take? ("X" only one)

- 46
- Agreed to buy brand child wanted 1
 Refused to buy brand child wanted 2
 Suggested another brand... 3

11a. Still thinking about that same shopping trip, was candy one of the items you bought?

- 47
- Yes 1 (Continue) No 2 (Skip to Question 12)

11b. Which brand(s) did you purchase? ("X" as many as apply)

- 48
- | | |
|---|--|
| Almond Joy... <input type="checkbox"/> 1 | Milky Way... <input type="checkbox"/> 7 |
| Baby Ruth... <input type="checkbox"/> 2 | M & M's... <input type="checkbox"/> 8 |
| Butterfingers... <input type="checkbox"/> 3 | Snickers... <input type="checkbox"/> 9 |
| Hershey Milk Chocolate <input type="checkbox"/> 4 | Three Musketeers... <input type="checkbox"/> 10 |
| Kit Kat... <input type="checkbox"/> 5 | Twix... <input type="checkbox"/> x |
| Mars Bar... <input type="checkbox"/> 6 | Nestle's Milk Chocolate <input type="checkbox"/> y |

11c. Did any discussion take place between you and your child while selecting which brand of candy to buy?

- 49
- Yes... 1 (Continue)
 No... 2 (Skip to Question 12)
 Don't remember 3 (Skip to Question 12)

11d. Who initiated the discussion at the time of the candy purchase? ("X" only one)

- 50
- You, the parent... 1 (Skip to Question 12)
 Your child... 2 (Continue)
 Don't remember 3 (Skip to Question 12)

11e. Would you characterize this discussion on the part of the child more as a... ("X" only one)

- 51
- Request 1 Demand 2

11f. What action did you eventually take? ("X" only one)

- 52
- Agreed to buy brand child wanted 1
 Refused to buy brand child wanted 2
 Suggested another brand... 3

Part III

12. And now, I would like to get some information about you and your family. This information will be used for statistical analysis only, and will be kept strictly confidential.

Please write in your actual age: 31 years
53-54

13. Indicate which of the following best describes your education? ("X" only one)

- 55
- | | |
|---|---|
| Attended high school... <input type="checkbox"/> 1 | Graduated from college... <input checked="" type="checkbox"/> 4 |
| Graduated from high school <input type="checkbox"/> 2 | Attended post graduate school <input type="checkbox"/> 5 |
| Attended college... <input type="checkbox"/> 3 | Other (Specify) |

14. Please indicate the age and sex of each child in your household.

	Age	Sex		
		Male	Female	
Child #1	<u>1</u> years	<input checked="" type="checkbox"/> 1	<input type="checkbox"/> 2	56-58
Child #2	_____ years	<input type="checkbox"/> 1	<input type="checkbox"/> 2	59-61
Child #3	_____ years	<input type="checkbox"/> 1	<input type="checkbox"/> 2	62-64
Child #4	_____ years	<input type="checkbox"/> 1	<input type="checkbox"/> 2	65-67
Child #5	_____ years	<input type="checkbox"/> 1	<input type="checkbox"/> 2	68-70

15. Which of the following categories best describes the amount of income you, personally, earned in the past year? Please include income from all sources including any alimony or child support. ("X" only one)

- 7
- | | |
|---|--|
| Less than \$18,000 <input type="checkbox"/> 1 | \$45,000 - \$49,999 <input type="checkbox"/> 7 |
| \$18,000 - \$24,999 <input checked="" type="checkbox"/> 2 | \$50,000 - \$54,999 <input type="checkbox"/> 8 |
| \$25,000 - \$29,999 <input type="checkbox"/> 3 | \$55,000 - \$59,999 <input type="checkbox"/> 9 |
| \$30,000 - \$34,999 <input type="checkbox"/> 4 | \$60,000 - \$64,999 <input type="checkbox"/> 0 |
| \$35,000 - \$39,999 <input type="checkbox"/> 5 | \$65,000 and over <input type="checkbox"/> x |
| \$40,000 - \$44,999 <input type="checkbox"/> 6 | |

16. Which one of the following best describes your occupation? ("X" only one)

- 8
- | | |
|--|---------------------------------------|
| Professional | <input checked="" type="checkbox"/> 1 |
| Manager, proprietor, administrator | <input type="checkbox"/> 2 |
| Clerical worker | <input type="checkbox"/> 3 |
| Sales | <input type="checkbox"/> 4 |
| Craftworker | <input type="checkbox"/> 5 |
| Machine operator or laborer..... | <input type="checkbox"/> 6 |
| Farmer, farm manager, farm laborer | <input type="checkbox"/> 7 |
| Service worker or private household worker | <input type="checkbox"/> 8 |
| Other (Specify) _____ | <input type="checkbox"/> 9 |

17. Are you... ("X" only one)

- 10
- | |
|---|
| Married <input type="checkbox"/> 1 (Skip to Question 19) |
| Divorced <input checked="" type="checkbox"/> 2 (Continue) |
| Separated <input type="checkbox"/> 3 (Skip to Question 19) |
| Other.... <input type="checkbox"/> 4 (Skip to Question 20a) |

18a. Which one of the following statements best describes who was the principal initiator of the divorce action?

- 11
- | | |
|--|--|
| Yourself <input checked="" type="checkbox"/> 1 | Your former husband <input type="checkbox"/> 2 |
|--|--|

18b. For how long have you been divorced? ("X" only one)

- 12
- | | |
|---|---|
| Less than 6 months..... <input type="checkbox"/> 1 | 5 years to 7 years ... <input type="checkbox"/> 5 |
| 6 months to less than 1 year <input type="checkbox"/> 2 | 8 years to 10 years <input type="checkbox"/> 6 |
| 1 year to less than 2 years ... <input type="checkbox"/> 3 | Over 10 years <input type="checkbox"/> 7 |
| 2 years to 4 years..... <input checked="" type="checkbox"/> 4 | |

18c. Before you got divorced, for how long were you separated? ("X" only one)

- 13
- | | |
|--|---|
| 1-6 months <input checked="" type="checkbox"/> 1 | 2 years to 3 years ... <input type="checkbox"/> 4 |
| 7-12 months <input type="checkbox"/> 2 | 4 years or more..... <input type="checkbox"/> 5 |
| 1 year to 2 years <input type="checkbox"/> 3 | Was not separated <input type="checkbox"/> 6 |

19. What was your age when you got married? (Write in)

20 years
14-15

20a. With what religion or denomination, if any, do you identify?

- 16
- | | |
|--|---------------------------------------|
| Catholic <input checked="" type="checkbox"/> 1 | None <input type="checkbox"/> 5 |
| Jewish <input type="checkbox"/> 2 | Other (Specify) _____ |
| Islamic..... <input type="checkbox"/> 3 | |
| Protestant..... <input type="checkbox"/> 4 | |

20b. Using the scale below where "1" means "Very Weak" and "5" means "Very Strong", "X" the one box which best describes the strength of your religious affiliation. Of course you may use any number you please.

- | | | | | | |
|--------------------------|--------------------------|--------------------------|-------------------------------------|--------------------------|--------------------|
| <u>Very Weak</u> | | | | | <u>Very Strong</u> |
| 1 | 2 | 3 | 4 | 5 | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | 17 |

Appendix II A, B, and C

A Comparison Between Divorced Initiating and
Non-Initiating Divorced Women
Regarding Demographic Information and
Dependent Variables Included.

APPENDIX II A
A Comparison of Demographic Information
Between Divorce Initiating and Non-Initiating
Divorced Women

VARIABLE	FREQUENCY ^a	%
<u>Marital Status - Divorced</u>		
Initiating	110	62.8%
Non-Initiating	49	30.8
Total	159	100.0%

INCOME LEVEL	<u>DIVORCED INITIATING</u>		<u>NON-INITIATING DIVORCED</u>	
	Frequency	%	Frequency	%
\$25,000-\$29,999	23	20.9	11	22.4
\$30,000-\$34,999	64	58.2	27	55.2
\$35,000-\$39,999	21	19.1	11	22.4
\$40,000 +	2	1.8	0	0.0
Total	110	100.0	49	100.00

a: $x^2 = 1.174$

b: Significance = 0.759

<u>RELIGION^{a,b}</u>				
	Frequency	%	Frequency	%
Catholic	25	23.6	10	21.7
Jewish	3	2.8	2	4.3
Protestant	66	62.2	29	63.0
Other(s)	12	11.3	6	10.9
Total	106	100.0	47	100.0

a: Significance = 0.963, $x^2 = 0.28$

b: Missing observations = 4 Initiating
6 Non-Initiating

OCCUPATION^{a,b}

	<u>DIVORCED INITIATING</u>		<u>NON-INITIATING DIVORCED</u>	
	Frequency	%	Frequency	%
Manager,				
Administrator	21	19.8	9	30.0
Professional	39	36.8	22	20.0
Clerical Worker	27	25.5	9	20.0
Sales	6	5.7	2	4.4
Craftsworker	1	0.9	1	2.2
Machine Operator	5	4.7	2	4.4
Farmer	0	0.0	0	0.0
Service Worker	7	6.6	0	0.0
Total	<u>106</u>	<u>100.0</u>	<u>45</u>	<u>100.0</u>

a: Significance = 0.554, $x^2 = 4.99$

b: Missing observations = 4 Initiating
4 Non-Initiating

LENGTH OF DIVORCE EXPERIENCE

	Frequency	%	Frequency	%
Less Than				
Two Years	10	9.1	8	16.3
2 - 4 Years	39	35.5	11	22.4
5 - 7 Years	26	23.6	12	24.5
8 Years +	35	31.8	18	36.7
Total	<u>110</u>	<u>100.0</u>	<u>49</u>	<u>100.0</u>

a: Significance = 0.5349, $x^2 = 5.06$

LENGTH OF SEPARATION

	Frequency	%	Frequency	%
Was not				
Separated	86	78.9	38	77.5
Less Than 2 Years	14	12.9	10	20.4
2 - 4 Years	9	8.28	1	2.1
Total	<u>109</u>	<u>100.0</u>	<u>49</u>	<u>100.0</u>

a: Significance = 0.400, $x^2 = 5.09$

b. Missing Observations - 1 Initiating

LEVEL OF EDUCATION^a

	<u>DIVORCED INITIATING</u>		<u>NON-INITIATING DIVORCED</u>	
	Frequency	%	Frequency	%
Graduated From				
High School	42	38.2	16	32.7
Attended College	33	30.0	15	30.5
Graduated From				
College	20	18.2	9	18.4
Attended Graduate School	15	13.6	9	18.4
Total	<u>110</u>	<u>100.0</u>	<u>49</u>	<u>100.0</u>

a: Significance = 0.851, $x^2 = 0.79$

CHILDREN LIVING IN HOUSEHOLD

	Frequency		%	
	Frequency	%	Frequency	%
One	44	40.0	19	38.8
Two	47	42.7	25	51.0
Three	12	10.9	2	4.1
Four +	7	6.4	3	6.1
Total	<u>110</u>	<u>100.0</u>	<u>49</u>	<u>100.0</u>

a: Significance = 0.284, $x^2 = 5.02$

APPENDIX II B

A Comparison of Dependent Variables
Between Divorce Initiating
and Non-Initiating Divorced Women
(A Summary of T-Test Results)

Groups of Women	Variable	Number of Cases	Mean	SD	T-Value	Two-Tail Problem
Group 1	Actual Age	110	36.41	4.76	-0.88	0.382
Group 2		49	37.12	4.48		
Group 1	Innovativeness	110	126.10	24.1	-1.02	0.309
Group 2		49	130.20	21.7		
Group 1	Perceived Risk	110	37.31	12.06	1.74	0.078
Group 2		49	33.73	11.91		
Group 1	Impulsivity	110	40.03	5.22	-1.53	0.128
Group 2		49	41.32	4.11		
Group 1	Perceived Age	110	33.10	3.95	-0.92	0.41
Group 2		49	33.09	3.99		

Group 1 = Divorced Initiating

Group 2 = Non-Initiating

APPENDIX II C

A Comparison of Perceived Risk
Between Divorce Initiating
and Non-Initiating Divorced Women
(A Summary of Product by Product)

Product	Group of Women	Number of Cases	Mean	SD	T-Value	P
Tampons	Group 1	110	4.84	0.258	1.12	0.160
	Group 2	49	4.32	0.381		
Skin Cream	Group 1	110	5.85	0.278	1.08	0.280
	Group 2	49	5.32	0.385		
Pain Reliever	Group 1	110	5.171	0.262	1.17	0.078
	Group 2	49	4.34	0.377		
Deodorant	Group 1	110	3.91	0.240	2.65	(0.009)
	Group 2	49	2.81	0.310		
Appetite Suppressant	Group 1	110	6.65	0.248	0.76	0.450
	Group 2	49	6.30	0.407		
Vitamins	Group 1	110	7.50	0.240	0.28	0.782
	Group 2	49	7.38	0.364		
Birth Control	Group 1	110	3.36	0.234	0.33	0.74
	Group 2	49	3.22	0.348		

Group 1 = Divorced Initiating

Group 2 = Non-Initiating

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